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ABSTRACT

Designed for secondary students, the 20 lessons in this volume promote education for, with, and about older adults and prepare students to participate in the changing world. Lessons 1-3 explore attitudes about aging through word association, confront the aging process, and examine values regarding time. Lessons 4-6 study aging in different times through a look at aging in ancient Greece, the changing attitudes of aging in the United States, and older workers from 1850 through 1930. Lessons 7-9 use Connecticut, the United States, and the world to view changes in aging populations. Lessons 10-12 present aging across cultures through a cultural perspective on personal relationships, multicultural awareness of ethnic minority aging, and the elder migration and living situations. Lessons 13-17 examine the politics of aging with activities to compare Japan and the United States, to study Claude Pepper's first bill, to simulate the young versus the old in a town budget meeting, and to look at aging, public policy, and the news. Lessons 18-20 describe the economics of aging with topics about selling to the ages, the cost of living, and social security questions and answers. All of the lessons provide introduction information, objectives, key terms, materials, procedures, and extension activities. Handouts necessary for a lesson follow the lesson description. The epilogue, "Why Teach about Aging?" (Fran Pratt), proposes that children learn at the earliest possible age to develop a healthy and realistic view of aging. (CK)

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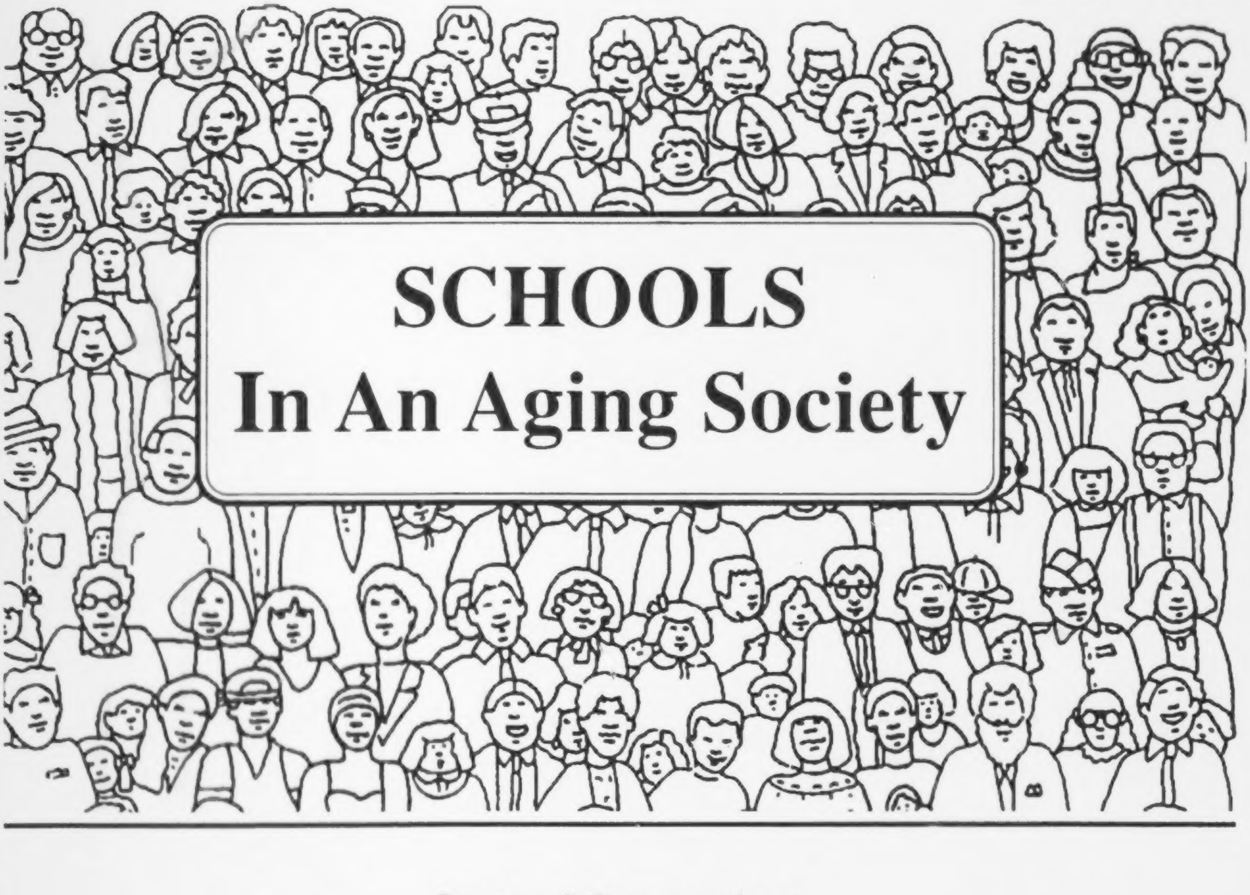

SCHOOLS
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Schools In An Aging Society:
SOCIAL STUDIES
CLASSROOM ACTIVITIES
FOR SECONDARY SCHOOLS

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PREFACE

Young people need to be aware of the social, political and economic consequences of an aging society. Schools can prepare students with the necessary knowledge, skills and values to participate in this changing world. The intent of the series *Schools in an Aging Society* is to promote education for, with and about older adults. It consists of six interrelated guides.

Strengthening the School-Community Connection shows how schools can be more responsive to the larger community. It is especially beneficial in areas where an increasing proportion of residents are older and have no school-age children. The guide is designed for school administrators, volunteer coordinators, staff developers, and members of local boards of education who seek creative uses of community resources and want to increase intergenerational cooperation. It describes in detail AGES (Advancing Generations' Education through the Schools), a planning model that promotes awareness of older adults through staff development, intergenerational exchange projects, curricular activities, curriculums on aging, and classroom and extracurricular activities. Eight steps are followed in designing an AGES program at either a systemwide or individual school level. Issues such as recruitment, follow-up, and continuity of projects are addressed. The program benefits students, teachers and older residents with minimal resource commitments from any one group.

As the fastest-growing segment of society, older adults can be valuable resources for schools. *Elders as Resources* develops a rationale for intergenerational programs that address the educational and social needs of younger and older persons. Older adults can offer their expertise and experiences to enrich educational programs, as well as satisfy their own needs for meaningful social roles. Younger persons benefit from older persons who serve as positive role models and mentors. *Elders as Resources* suggests seven intergenerational models for classroom teachers. Practical suggestions are given for planning intergenerational programs, facilitating intergenerational discussions and conducting oral history interviews.

The challenges for our society require educators to confront stereotypic images of older adults and to present an accurate and balanced view of aging. Three *Classroom Activities* guides in this series consist of lesson plans for secondary teachers of health and home economics, language arts, and social studies. The suggested activities are designed to address existing curricular objectives and require minimal preparation time. Although learning activities are separated by discipline, teachers are encouraged to use information in other content areas. Since aging is an interdisciplinary subject, many activities would be appropriate in several subjects as well as for promoting interdisciplinary instruction. The activities are intended to help students develop healthy attitudes toward their own aging, realize the lifelong importance of decisions they make as young adults, and understand the interdependence of all age groups.

Finally, a *Guide for Pupil Personnel Specialists* provides age-related information on the changing family and workplace. It is appropriate for school counselors, psychologists and social workers. Changes in family structure, such as fewer children and more older persons, mean that students have different family experiences and needs than young people of past generations. An increasing number of young people are

(continued)

in homes where primary care is provided to their grandparents. Also, a growing number of children are under the primary care of their grandparents. Additionally, career opportunities and the workplace are affected by the aging society. School counselors are in a unique position to help young people by working with students individually, in the classroom, with families, and through school-community programs.

Schools and community organizations can act as catalysts for promoting a supportive social and economic environment for successful aging. The benefits extend to future generations of older people.

ACKNOWLEDGMENTS

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Laura Donorfio, project assistant, contributed in countless ways to the development of these materials, including researching topics, typing, reviewing, editing and organizing material.

David Shuldiner, humanities program coordinator for the Connecticut State Department on Aging, was the lead author of the guide, *Elders as Resources*. He worked closely with educators and social service agencies to provide intergenerational program recommendations.

Mark A. Edinberg, originator of AGES (Advancing Generations' Education through Schools), was the lead author of *Strengthening the School-Community Connection*. He worked closely with schools that have implemented the AGES planning model.

The ideas found in the discipline guides of *Schools in an Aging Society* come from many individuals whose contributions may not be acknowledged here, but whose efforts are greatly appreciated. Numerous ideas were generated from outstanding educators participating in Connecticut's Institute for Teaching and Learning over the past four years. The following educators served in advisory capacities and provided background information, classroom suggestions and organizational ideas for the *Classroom Activities* guides.

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Donna P. Couper, Director and Principal Writer
Connecticut Aging Awareness Project

Daniel W. Gregg, Consultant in Social Studies
Connecticut State Department of Education

LESSON 1

Ageism: Word Associations

Introduction

People of all ages commonly hold negative attitudes about aging. This activity is designed to help young people rise above these attitudes against younger and older people. This activity can be used in instructional units on individual rights or on national political movements against racism and sexism. It is an effective intergenerational exercise.

Objectives

Students will:

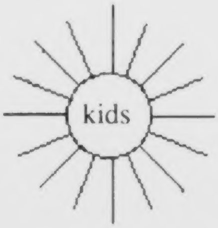
- understand common connotations associated with the word *old*;
- recognize pervasive negative attitudes about growing old;
- consider how attitudes about aging influence public policy; and
- compare ageism, racism and sexism.

Key Terms

ageism, stereotypes, chronological age, legal age, racism, sexism

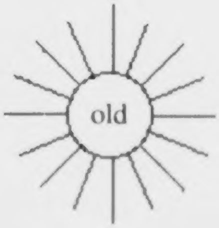
Procedures

1. Draw a large circle on the board with the word *kids* or *teenagers* in the center. Draw lines coming from the outside of the circle. (The use of circles to "defuzz" words or concepts generally elicits more varied responses than when straight lists are used.)



2. Ask the class: "When you hear, see or think the word *kids*, what other words come to mind?" Write word associations on the lines and around the circle as students respond out loud. Common word associations are: wild, silly, fun seeking, active, crazy and inexperienced.
3. After two or three minutes of word associations, discuss the following: "What do you notice about attitudes toward young people?" "In what situations have you felt people prejudge you based on stereotypes of young people?" "How have negative attitudes affected how you feel or what you do?" "How have positive attitudes about young people helped you?"
4. Introduce the concept of ageism – a form of discrimination that relegates people to an inferior or limited position simply because of age.

5. Repeat the circle association (in procedure 1), only this time use the word *old* instead of *kids*. Common word associations are lonely, sick, retired, weak, depressing, wise, gray and wrinkled.



6. After two or three minutes of word associations, discuss attitudes toward older people. "What kinds of negative and positive connotations does the word *old* have?"

Extension Activities

The following are additional questions for writing assignments, group problem-solving activities or class discussions.

- *Old* is a relative measure of time, yet it conveys strong, mostly negative impressions. How might these attitudes about *old* affect one's attitudes about growing old? About being with older people?
- How might negative attitudes about aging influence public policy, health care and social programs for older people?
- Just as young people are limited in what they may do because of negative stereotypes, how might older people be unnecessarily limited in what they do?
- What are examples of laws that set legal age restrictions on activities? (Examples: voting, drinking, driving, employment.)
- The United States experienced several national movements to stop racism and sexism in the workplace. Discuss the merits of a similar movement to stop ageism toward young and old.
- Invite a local attorney, corporate personnel officer and/or an older employed person to discuss the effects of ageism and ways to counter it.
- Discuss how ageism differs from racism and sexism. Point out that we will never know what it will be like to be a different gender or a different race, but it is hoped that we will all know what it is like to be old.

LESSON 2

Growing Up and Growing Older: Confronting Ageism

Introduction

Young people share some of the stereotypes commonly associated with older people. This activity is an effective introduction to units on aging, or may be used in teaching units on prejudice. This is an effective intergenerational activity.

Objectives

Students will:
- identify common stereotypes which younger and older people experience; and
- consider ways in which stereotypes lead to forms of age discrimination.

Key Terms

ageism, discrimination, prejudice, stereotypes

Materials

Handout: "Growing Up and Growing Older: Confronting Ageism" (see page 4)

Procedures

1. Define the word *ageism* – stereotyping and discriminating against people on the basis of age.
2. Introduce handout. Have students complete Section I of the handout individually.
3. Divide students into small groups and ask them to discuss their responses according to the directions in Section II.
4. Ask the full class to discuss questions in Section III of the handout.

Extension Activity

- Have students take the handout to an older person or to their parents to get a second viewpoint. Students can pool the data and compare responses from the younger and older persons.

This activity is adapted with permission
from one developed by Fran Pratt, director
of the Center for Understanding Aging,
Framingham (MA) State College.

Growing Up and Growing Older: Confronting Ageism

(For Use With Lesson 2 On Page 3)

I. Each of the following statements expresses a stereotype about a group of people defined only as "they." Beside each number, indicate whether you think a younger person is talking about older people (OP) or an older person is talking about young people (YP).

_____ 1. They always stick together and keep their distance from other age groups.
_____ 2. I hate the way they drive. They're a menace on the road.
_____ 3. They're always taking and never giving. They think the world owes them a living.
_____ 4. They're so opinionated. They think they know it all.
_____ 5. They're never satisfied, always complaining about something.
_____ 6. Don't hire them because you can't depend on them.
_____ 7. They always hang around the parks and shopping malls.
_____ 8. They're always so forgetful.
_____ 9. I wish I had as much freedom as they have.
_____ 10. They should act their age.

II. Small-Group Discussion: Which of the above statements represent common stereotypes of young people? Of older people? Of both?

III. Class Discussion: Stereotypes form the basis of prejudice and discrimination. As a teenager or an older adult, have you ever experienced or known anyone who experienced prejudice or discrimination based on age? Possible occasions for age discrimination are when applying for a job, renting an apartment, or trying to participate in an activity intended for another age group.

Can both younger and older people be the victims of prejudice and discrimination based on age? Are there any other ways in which *growing up* is similar to *growing old*? What are they?

What can be done about age-based prejudice and discrimination? Do you think this is a problem that older and younger people might work on together?

This activity is adapted with permission
from one developed by Fran Pratt, director
of the Center for Understanding Aging,
Framingham (MA) State College.

LESSON 3

Attitudes About Time: Whose Do We Value?

Introduction

How we view the ways in which people use time says something about the importance or worth we assign to persons of different backgrounds. Age is one of several factors influencing the extent to which one respects another person's time. For example, in western cultures the very young and the very old are typically less valued. They are viewed as having a lot of time made up of useless activities. Other cultures offer different perspectives that are worth investigating. This activity can be incorporated into any social studies class in which the roles of persons in different cultures or periods are discussed.

Objectives

Students will:

- work with classmates on a group assignment;
- consider how attitudes about time reflect our attitudes about individuals; and
- examine their own use of and attitudes about time.

Materials

Handout: "Time: Whose Do We Value?" (see page 6)

Procedures

1. Introduce handout. In small groups, students complete the rank-ordering section, discussing among themselves the reasons for their decisions.
2. Compare group decisions, discussing similarities and differences. Take advantage of opportunities to highlight possible age, social and cultural biases. Discuss assumptions students might make, such as the age of the widow or gender of the farmer. In discussion, consider values given to persons of different ages, e.g., would students have greater respect for a younger or older teacher?
3. Assign the short writing exercise about how students spend their own time.

Extension Activities

- Have students ask older persons to rank order the same list and make comparisons with their own list.
- Have students conduct an informal survey of how people of different ages spend their time.

Time: Whose Do We Value?

(For Use With Lesson 3 On Page 5)

Time is a valuable resource for those who complain about not having enough hours in a day. For others, days seem to drag on with not enough to do. The extent to which we value other people's time depends on a number of factors, including occupation, gender, race and age. This activity considers how and why we value our time and the time of others.

1. Rank order which person's time you think is more valued in our society. As you make your choices, think about your reasons for ranking them as more or less valued.

   a. young farmer **Most valued** 1.______
   b. retired doctor 2.______
   c. school teacher 3.______
   d. young athlete 4.______
   e. teenage stockboy 5.______
   f. middle-aged father of four 6.______
   g. single mother 7.______
   h. widow 8.______
   i. first grade student 9.______
   j. grandfather **Least valued** 10.______

2. Why is one person's time more valued than that of another? Explain reasons for your rank ordering.

3. How do people listen, speak or behave around someone whose time they value? Whose time they do not value?

4. Do you think the ranking would differ for persons growing up in Africa? Japan? South America? For persons growing up during an economic depression? During wartime?

5. On notebook paper, write about how you spend your own time. How do you feel about how you spend time? About how others treat your time? Do you feel you have enough time? Too much time? What would you like to change about how you spend your time?

LESSON 4

Aging In Ancient Greece

Introduction

The dichotomous view of old age as both deplorable and desirable can be traced in history through the writings of poets and philosophers. The reading that accompanies this activity (see pages 8 and 9) examines ancient Greek thought. It would be appropriate for use with units on Ancient Greece, political ideals of government, language arts classes using classical Greek writings, or units on aging.

Objectives

Students will:

- examine two viewpoints about aging reflected in classical Greek writings; and
- compare ancient ideas with contemporary ideas about aging.

Key Terms and Philosophers

attitudes, dichotomy, generation gap, mythology, philosophy, Plato, Aristotle, Socrates, Sigmund Freud

Materials

Handout: "Aging in Ancient Greece" (see pages 8 and 9)

Procedures

1. Ask students to name some common attitudes about old age. As students comment, write their comments on the board in two unnamed lists – one for positive expressions, the other for negative expressions. Sometimes we think our ideas are original or new for our times. However, our ideas usually are rooted in historical thought.
2. Introduce the handout. Compare ideas in the reading with the original list of attitudes generated by students.
3. Discuss alternatives to dichotomous thinking by pointing out the diversity among older adults.

Extension Activities

- Encourage students to find additional references in contemporary and classical writings that reflect dichotomous views on aging.
- Take an interdisciplinary approach by combining this activity with language arts classes.

Aging In Ancient Greece

(For Use With Lesson 4 On Page 7)

Most Americans perceive old age dimly, like the headlights of an oncoming car seen through a shroud of fog late at night. A myopic fixation on youth limits our sight even more. We magnify youth so that it alone seems beautiful and magnificent. How can we clear away this dark cloud and widen our perspective?

One way to see more accurately is to study the history of human thought about growing old. The science of aging may be new, but thinking about aging is not.

What did ancient Greeks think about old age? Was aging good? Was it bad? Pleasant? Unpleasant? How did scholars and poets of yore describe it? How did they explain it? What kind of psychological experience were the old believed to have? In what ways did the ancients think young persons differ from the old?

The Greeks held a fairly optimistic view of life, especially so during their early history. Yet, they exhibited a certain degree of bipolar thinking when it came to age: It was the best of times and the worst of times.

It was the Greek custom to glorify physical beauty and the power of youth. These were celebrated in the Olympic games and with magnificent statues of men and women, often nude or only lightly draped. Some societies have held the old in esteem because they were about to enter a higher and more spiritual life, but not so the Greeks, who had no such reason to admire the old. The Greeks believed that the present life alone holds joy. Death meant consignment to a dark, gloomy underworld where souls lived a half life in a half light.

Not surprisingly, some Greek thinkers held a dreary view of old age. Among them was Aristotle, who lived in about 350 B.C. and is said to have been the first scientific student of human society and experience. He believed that young persons fall into permissible errors because they incline to enthusiasm and excess. The old, however, have more serious faults that grow out of their experience with the inevitable misfortunes of life. They are suspicious. They live by shrewdness and calculation rather than by moral values. They are rigid, small minded, cynical, ungenerous, cowardly and shameless. They appear self-controlled only because they lack passion, not because they have become wise. Aristotle concluded that such faults should disqualify the old from holding political office.

Greek mythology showed the younger and older generations in conflict with each other – an extreme expression of the generation gap. In this conflict, the young rose against the old while the old tried to maintain control. The outcomes of the struggle were grim. In one case, the aged god Cronus ("Saturn" to the Romans) ate his own children. The offspring of the god Uranus castrated their father.

Sigmund Freud, the founder of psychoanalysis, recalled a Greek legend in which King Laius and Queen Jocasta gave their newborn son, Oedipus, to a shepherd to forestall a prophecy about their future – that their son would kill his father and marry his mother. When the son grew to become a princely adult, he visited his father's palace, and there, unaware of his true origins and unrecognized by his parents, he did indeed kill his father and marry his mother. Freud drew on this Greek idea of intergenerational conflict when he employed the myth of Oedipus to explain antagonism between fathers and sons. He coined the term *Oedipus complex* to describe the phenomenon, and he attributed this to competition between the male family members for the affection of the wife, who was also the mother.

(continued)

Adapted with permission from Russell,
Charles H. *Good News About Aging*.
New York: John Wiley & Sons, Inc., 1989, pp. 47-54.

Negative views from philosophers and legends about age do not give a complete picture of life in ancient Greece. Like other civilizations of the ancient Mediterranean region, Greek civilization subsisted on farming and herding, and it followed the common customs of respect for the old. Greek law actually granted political and economic power to the older members of the most influential families, and older men were appointed to draw up the fundamental constitutions of new cities, somewhat as modern experts in political science or law might be called upon to serve as consultants on political affairs. Add to these the folk belief that the old enjoyed abnormal, even magical powers, and it becomes apparent that the ancient Greeks granted a high status to old age.

It must have been these latter considerations that inspired the philosopher Plato, when he wrote of the superiority of the aged in his chronicles of the life and thought of his great teacher Socrates. Considered by some to be the greatest philosopher of all times, Plato held a different view from those of Aristotle, who once had been Plato's pupil.

Plato argued that there should be an ideal society, a kind of utopia he called *the Republic,* in which only the eldest and best members of society could possibly govern. The young are courageous and spirited, Plato thought, but it was only the old, including older women, who could take charge of a perfect society. He called his aging rulers the *guardians,* and he proposed that they should live in a military-like camp, isolated from everyone else. The *guardians* were to pursue a vigorous regimen of physical exercise to maintain a high level of fitness. Their lives were to be communistic. They were not to own their homes, have property or possess money. Silver and gold would not be allowed in their camp.

The following brief passage relating a conversation between Socrates and his friends gives the gist of Plato's ideas:
"What is the next question? Must we not ask who are to be the rulers and who the subjects?" asks Socrates.
"Certainly!" answers a participant.
"There can be no doubt that the elder must rule the younger," says Socrates.
"Clearly!" replies the participant.

Two opposing viewpoints stood out in ancient Greece. For some, old age is the best of times. For others, it is the worst. This dichotomy, or two-way split in attitudes, still persists today. There seem to be only two sides, with little middle ground. Age either has been deplored for its failings or praised as the only time of life when humans attain wisdom and rise above greedy ambition. This is our heritage of human thought about age.

Adapted with permission from Russell, Charles H.
Good News About Aging. New York:
John Wiley & Sons, Inc., 1989, pp. 47-54.

LESSON 5

Changing Attitudes: Aging In America

Introduction

Society has not always viewed older adults in the same way. In colonial America, the tendency was to revere older people. By the mid-19th century, the attitude was becoming more disrespectful. This lesson describes how this change came about. It is appropriate for units in history and sociology. It can be included in units on the colonial and Revolutionary War periods of United States history.

Objectives

Students will:

- explain ways in which attitudes toward old age have changed;
- give evidence of changing attitudes during different historical periods; and
- consider ways in which attitudes continue to change in contemporary United States.

Key Terms

age discrimination, attitudes, gerontophobia

Materials

Handout: "Changing Attitudes: Aging in America" (see pages 11 and 12)

Procedures

1. Introduce the handout by inviting student comments about how they think older adults used to be treated and how they are treated today.
2. Have students read the handout and answer the review questions on page 13.
3. Use the "What Do You Think?" section for class discussion or additional writing assignments.

Extension Activities

- Have students identify vocabulary words in the reading, give definitions and use them in new sentences. Suggested vocabulary words in the reading are:

  contemporary
  emulate
  opprobrious
  mandatory
  venerated
  pejorative
  gerontophobia
  instinct
  endearment
  discrimination

- Have students bring evidence to class of changing attitudes toward old age, e.g., advertisements on business and fashion trends; or conduct a survey among peers, family or neighbors.

Changing Attitudes: Aging In America

(For Use With Lesson 5 On Page 10)

The experience of aging is not the same today as it was in earlier historical times. Until the last 50 years or so, only a minority of people lived to old age. The social, political and economic roles of older people during the colonial days differed greatly from contemporary expectations. As the older population becomes larger, we can expect to see continued changes in attitudes toward old age. The following highlights some of the historical changes which occurred in the United States.

David Hackett Fischer, a social historian, studied the changing role of older people from colonial times to the present. In *Growing Old in America* (Oxford University Press, 1978) Fischer wrote that older adults in colonial America were not only respected, but venerated. Old age was treated with respect, partly because few people reached old age – only one out of 50 (two percent) were age 65 and over. Not just those elders who held chief religious and political positions, but all old people were given special consideration. For example, church seating was assigned with the oldest members of the congregation near the pulpit, with the rest of the church generally seated according to age behind them. Much was written during this period to instruct young people on proper behavior to exhibit toward elders. In fact, it was a Puritan belief that old age was a sign of God's favor. Respect for the old was viewed as an innate instinct, a natural law which any young person would obey instinctively.

The veneration of age was characterized more with awe than with affection. While power and prestige were reserved for older adults, emotional distance between young and old existed. The veneration of age continued through the colonial period and increased to the point where people not only venerated age but emulated it. The powdering of hair and wearing of white wigs is an example of this effort by the young to appear older.

When and how did the attitudes toward and status of older adults change? According to Fischer, the change in age relations began in the half century between 1770 and 1820, roughly the period of the American Revolution and establishment of the republic. Evidence indicates that the reaction against the elderly was part of the general revolutionary spirit of the times. Since elders largely controlled society in terms of politics, religion and property ownership, it was natural for a revolt against the "establishment" to carry with it a reaction against age itself.

The new attitudes toward age and the aged were manifested in many ways. Instead of powdered hair or wigs, toupees and dyed hair became fashionable ways to disguise one's age. Clothing, previously tailored to make one look old, now was tailored to create a youthful appearance. Prior to this time, adults often claimed to be older than they were, but now people often claimed to be younger. Seating by age in churches was abandoned; instead, pews were put up for auction with the best seats going to the highest bids in support of the church. Terms of respect for older people became pejorative expressions, and some new terms of disrespect came into use. *Gaffer*, a term of endearment contracted from *grandfather* or *godfather*, became a term of contempt. *Fogy*, which had referred to a wounded military veteran, became a disrespectful term for an elderly man. Other opprobrious terms appeared – *old goat, codger, fuddy-duddy, geezer, galoot* and *baldy*.

(continued)

Adapted from Pratt, Fran. *Education For Aging: A Teacher's Sourcebook.* Framingham, MA: Center for Understanding Aging, Framingham State College, 1981.

The revolution in age relations grew through the 19th and 20th centuries into a "cult of youth." Henry David Thoreau expressed the new attitude of the young when, in 1847, at age 30, he wrote: "I have lived some 30 years on this planet and I have yet to hear the first syllable of valuable or even earnest advice from my seniors. They have told me nothing and probably cannot teach me anything."

Gerontophobia, the fear of aging and the aged, took many forms and spread to all age groups in society, including older people themselves. Although the average age of workers increased steadily as the general population grew older, discrimination against older workers began. This eventually led to a widespread practice of mandatory retirement, meaning mandatory poverty for many older workers.

The old system of family responsibility for the aged began to break down. The early 19th century witnessed the establishment of the first old-age homes for people of the upper-middle class. By the end of the 19th century there were old-age homes, or "poor houses," under a variety of names throughout the country. These were for older people who were unable to provide for themselves and who had no one else to provide for them. Literature no longer assigned active and attractive roles to older characters. When older characters did appear in stories of the time, they often were treated as objects of pity or contempt.

The cult of youth affected the behavior of older people as well as young. Even when people did not lie about their age, a kind of denial of age became common in such expressions as: "You're only as old as you feel," or "I'm 60 years young." A popular saying of the time was "age before beauty," which implied age is ugly and beauty is young.

Ironically, as education of young people improved in the United States, the relative condition of older Americans grew worse. "Old" knowledge became outmoded. Moral authority of old age was eroded. Age prejudice in employment opportunities increased. The growth of the factory system increased the growth of retirement, which brought increased poverty among the aged.

Fischer's historical investigation spanned the period from 1600 to 1970. Since 1970, the United States has experienced a demographic revolution. Our young country is growing old. The current generation of older adults is healthier, lives longer, and has more money and education. The attitudes of the 19th century still prevail but probably not for long. We are witnessing continuing changes in attitudes toward old age as society notices the opportunities as well as the difficulties of later life. Our participation in these changes affects us as individuals as we grow older.

Adapted from Pratt, Fran. *Education For Aging: A Teacher's Sourcebook*. Framingham, MA:
Center for Understanding Aging, Framingham State College, 1981.

Changing Attitudes: Aging In America

(Review Questions For Lesson 5 On Page 10)

Instructions: Based on the reading (pages 11 and 12), answer the following review questions.

1. What was the attitude toward older people during the colonial period?

2. What changes in attitudes during the American Revolution influenced people's attitudes about aging and the aged?

3. What are the original meanings of *gaffer* and *fogy*?

4. Why did old-age homes develop?

5. Give evidence of a youth-oriented culture in 19th century United States.

What Do You Think?

1. Do you think a revolutionary spirit that affects attitudes and behavior toward older people still exists?

2. According to the reading, Puritans thought it was instinctive to respect the old. Do you think respecting older people is instinctive or must it be learned? Why?

3. Give an example (other than those given in the reading) of an opprobrious term you have heard used for older people. What feelings or attitudes do you think underlie such terms?

4. The reading gives age discrimination on the job as an example of gerontophobia. What attitudes have you observed among young people who work for or with older adults?

5. What reply would you give to Thoreau's statement that seniors probably have nothing to teach a 30-year-old person?

6. In what ways do you think old-age homes of the 19th century differ from retirement communities and nursing homes today? How might the history of old-age homes perpetuate negative images of nursing homes today?

LESSON 6

Older Workers: 1850 - 1930

Introduction

Most 19th-century Americans of all races worked all of their adult lives, often dying before reaching old age. The political and economic issues facing workers, businesses and government changed dramatically during the period from 1850 to 1930. This activity reviews some of the changes prior to the stock market crash and Depression. It is appropriate for history, government or economics students.

Objectives

Students will:

- identify changes which make the lives of today's older adults different from a century ago; and
- consider contemporary political and economic issues of aging.

Key Terms

labor force, *laissez faire* capitalism, leisure, Old Age Insurance, pensions, retirement, seniority, sharecropper, skilled trades, Social Security

Materials:

Handout: "The Worker's Right to Retire" (see pages 16 and 17)

Procedures

1. Ask students for their thoughts on what it is like to be retired. Responses will vary, as do the experiences of older people themselves.
2. Introduce the handout. As students read, they should make a list of factors that determined the financial security of older persons living before 1930. The list might include age, gender, life expectancy, health, inherited wealth, type of work (skilled or unskilled; agriculture or industry), seniority, private or public employer, economic conditions (market, employment rate, inflation). Students may work individually or in groups.
3. Discuss the lists from 2, above, and ask students to check which factors affect retirement of older people today. Most, if not all, issues on students' lists affect the conditions of older people today.
4. Students then must find evidence from news articles over the past year that deal with contemporary political and economic issues related to older workers, pensions, financial planning and retirement policies. Discuss how the topic affects them now and in the future. For example, are their parents saving for a car, children's college tuition or weddings, or for their own retirement? What do they foresee in their own work and potential retirement experiences?

Extension Activities

- Invite to class a person who is knowledgeable about pensions and retirement policies, such as a labor union representative, Social Security representative or financial planner. Assign students to prepare questions in advance.
- Have students explore related topics such as leisure time, saving for retirement, and government entitlement programs such as Social Security.

The Worker's Right To Retire

(For Use With Lesson 6 On Page 14)

Most 19th-century Americans of all races worked all of their adult lives, often dying before reaching old age. As late as 1930, the majority of men 65 and over remained in the labor force, and only a portion of those not working were financially independent retirees; the remainder were dependant upon children, friends, and public and private charities. The extended work of older people did not mean that retirement did not occur or was not desired. The popular Civil War pensions were given to one-quarter of the older population in 1900. Affluent persons reduced work or left work altogether.

Retirement Options for the Affluent

In the 19th century, the private marketplace in the United States provided access to retirement for some. Under *laissez faire* capitalism, wealth typically increased with age.[1] Stressing the value of thrift, the upper-middle class had access to good investment information and reliable savings options. Members of middle- and upper-income groups, which grew in size and affluence after 1850, were more likely to retire.

The marketplace distributed retirement unequally, providing certain older people with the expectation of leisure in old age, while denying that expectation to others. Retirement was more difficult for less-affluent Americans. Even if they could lay aside considerable savings, they had to estimate how long they would live and choose a retirement age that would not exhaust savings before death. Low-income workers earned too little money to save anything for old age. Others saw earnings decline while in their 40s and 50s.[2] But many simply made a rational decision not to save for old age: death too often stole the opportunity to retire, making saving money foolish. An extended life impoverished even extremely conservative planners.

Farm Owners and Sharecroppers

For farm owners, agricultural property offered two great advantages in old age. First, controlling their own employment, aging farmers had the option to continue working. Second, agricultural property could finance retirement. Aged parents secured regular retirement income by holding mortgages on farms their children operated, or by renting land to tenants. Those without property, such as sharecroppers in the South, had to work very late in life. Like unlucky industrial laborers, they stopped work only when it became physically impossible, and then dependency on family or charity was unavoidable.[3]

Industrial Workers

Although industrial workers enjoyed earnings higher than farmers, most had little reason to expect an independent retirement period. Most industrial laborers faced intermittent unemployment, which drained

(continued)

Adapted with permission from "1850-1950:
The Workers' Right to Retire," by Brian Gratton,
Generations, Journal of the American Society on Aging,
13(12), 1989, pp. 11-14.

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[1] Soltow, L. *Men and Wealth in the United States, 1850-1870.* New Haven, CT: Yale University Press, 1975.

[2] Barkin, S. *The Older Worker in Industry: A Study of New York State Manufacturing Industries.* Albany, NY: State of New York, 1983.

[3] Gratton, B. "The Labor Force Participation of Older Men: 1890-1950." *Journal of Social History* (20), 1987, pp. 689-710.

any savings. In part because of age limits in hiring, unemployment among older men tended to be longer and more economically damaging than for younger workers.[4] In a distinctly American response to the insecurity of industrial life, the working classes used home ownership as a route to security in old age, relying on rent from boarders and lodgers. For a widow, the home constituted an essential although demanding asset in old age. It freed her from dependency on her children and protected her from a labor market hostile to her domestic skills, but it also renewed her housekeeping chores in old age.

Segments of the working class had better prospects in old age. In highly skilled trades, proficiency and income tended to increase with age. Apprenticeships and helper systems allowed workers to maintain long and remunerative careers. So long as they stayed healthy, highly skilled blue collar workers could find work, even at advanced ages, and could choose semiretirement by working at a reduced pace.

New Employee Benefits

Other employees benefited from seniority systems. By the early 20th century a group of American businesses rewarded long-service employees with higher wages and greater job security. Firms that rewarded service often offered pensions to aging employees. Government agencies, such as the federal civil service, also provided pensions. By 1930, perhaps 15 percent of men 65 and older who were not in the labor force received a regular pension income.[5] Such pensions failed to protect the majority of American workers and often provided very small retirement incomes. Nonetheless, they were extremely popular in the labor forces of firms that offered them, especially among middle-aged employees. In the early years of the Great Depression, however, pension funds collapsed or retrenched, and pensioners saw their "guaranteed" incomes either lost or radically reduced.

Rise of Public Programs

By the 1920s, public old-age pensions constituted the central social welfare issue in American politics. Business interests bitterly opposed public retirement provision and derailed radical proposals, but they could not defeat the campaign for a guaranteed retirement period. In the 1930s, millions of middle-class Americans joined the pension movement,[6] precisely because of the stunning failure of the private schemes that business supported. The best-conceived arrangements for retirement came apart in the stock market crash and subsequent Depression. Economic crisis disrupted the seniority systems and pension programs upon which Americans had come to depend, exposing the vulnerability of private guarantees for older employees.

The Social Security Act of 1935 laid the cornerstone for public retirement. Its old-age insurance provision required that workers contribute to a retirement fund. Strongly supported by President Franklin D. Roosevelt, contributory insurance fit the middle-class model of thrift. From that point forward, the issue was not whether the government would ensure a retirement period for American men and women, but rather how generous the public system would be and who would pay for it.

Adapted with permission from "1850-1950:
The Workers' Right to Retire," by Brian Gratton,
Generations, Journal of the American Society on Aging,
13(12), 1989, pp. 11-14.

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[4] Keyssar, A. *Out of Work: The First Century of Unemployment in Massachusetts.* Cambridge, MA: Cambridge University Press, 1986.

[5] U.S. Bureau of Labor Statistics. *Care of the Aged Persons in the United States.* Bulletin No. 489. Washington, DC: Government Printing Office, 1929.

[6] Holzman, A. *The Townsend Movement: A Political Study.* New York: Bookman Associates, 1963.

LESSON 7
Changing World Population

Introduction

One of the most significant demographic changes is an aging world population. The absolute and relative size of the older population is increasing in all world regions. The fastest growth in the aging population is in less-developed regions. This series of activities will demonstrate different patterns of aging for more-developed and less-developed regions. It can be included in high school geography or contemporary issues classes. Since many sections require data analysis, it also can be used in mathematics classes.

Objectives

Students will:

- identify demographic differences between more-developed and less-developed regions;
- explain how fertility and mortality rates affect age structure;
- list reasons why life expectancy has increased; and
- identify ways in which individuals, families, social institutions and governments will be affected by the increased number and proportion of older people.

Key Terms

more-developed regions, less-developed regions, age structure, population projections, fertility rate, mortality rate, zero population growth, life expectancy, median age

Materials

Handouts: "Changing World Population" and teacher transparencies (see pages 22-31)

Procedure

Introduce the handouts. The handouts can be presented in sections or as one continuous unit. The following are suggestions for further discussion.

A. Less-Developed and More-Developed Regions

For discussion:

1. Based on previous studies, what differences, in addition to population density, exist between more-developed and less-developed regions?

B. Population Explosion

For discussion:

1. The number and percentage of older adults in the world are expected to peak around the year 2030. How old will you (teacher and students) be then? How old will your parents be?

2. According to United Nations' projections, the world population may reach 14 billion before leveling off. Some experts estimate peaks between 10 and 11 billion. In either case, population growth is expected eventually to stabilize. In what ways would stable population growth help regions plan for the distribution and production of goods and services?

C. Fertility Rate

Worksheet answers:

1. See teacher's transparency copy of fertility rate graph on page 28.
2. The first noticeable decline in the fertility rate came in 1970.
3. The world fertility rate is influenced more by changes in less-developed regions, since they represent the greatest proportion of the world's population.
4. Based on the projected fertility rate for the upcoming decades, the population increase should level off for more- and less-developed regions. However, this does not take into account changes in the mortality rate due to improved medicine, increased war casualities, or new epidemics or famines.

For discussion:

1. What are some advantages and disadvantages of lower fertility rates? Of zero population growth? (Lower fertility would mean fewer people competing for natural resources and contributing to overall world pollution. A disadvantage is that fewer working-aged people would be available in the future to provide for older and younger persons. Zero population growth would minimize the strain on finite natural resources.)
2. What public policies do some regions have which encourage lower fertility rates? (Examples: laws forbidding more than one or two children per family, abortion.) What are some ethical, religious, legal and financial issues which governments and families face in promoting lower fertility rates?

D. Life Expectancy

Worksheet answers:

1. See teacher's transparency copy of life expectancy graph on page 29.
2. Students may base their answers on general information from other units or courses. For example, they may list car accidents for teenagers, AIDS for young adults, or heart disease for older people as contemporary causes of death. Causes of death in other regions or other times might include malaria, Spanish influenza, typhoid fever, starvation or war.
3. While life expectancy is higher for more-developed regions, the fastest rate of increase is for less-developed regions.
4. Life expectancy for less-developed regions in 1950 was approximately 40 years; for more-developed regions, 65 years. This is a difference of about 25 years.
5. By the year 2010, the difference in projected life expectancy between more- and less-developed regions is about 10 years.

For discussion:

1. Make a list of factors that students think might contribute to longer life expectancies (such as decline in wars and famines, better nutrition, medicine, immunization, sanitation, medical technology and safer working conditions). Note that conditions which contributed most to longer life expectancy were improved nutrition, sanitation and medicine (especially vaccinations) which increased the number of persons living through childhood into adulthood. Those improvements extended average life expectancy by decades. Medical technology used with older people extends the average life expectancy by only a few years.
2. For less-developed regions, the average life expectancy increased by 25 years within one generation. Do you think 25 years is a long time? In what ways would a person's life be different if he or she expected to live to age 40 versus 65 or even 85? (Note that a person's perceived life expectancy tends to influence the timing of marriage, childbearing, education, employment and retirement. For example, when people live longer, they usually spend more time working and can plan on having a retirement period.)

E. Median Age

Worksheet answers:

1. See teacher's transparency copy of median age graph on page 30.
2. Median age of a family is 58. The average age is 50.
3. The projected median age increase for more-developed regions is from 28.2 in 1950 to 38.6 in 2025.
4. The fertility rate remained high for less-developed regions. This caused the median age to decline. (This question is suitable for small-group discussion, followed by comparisons of responses.)

For discussion:

1. Show the transparency of the world median age distribution on page 30. Discuss the map, highlighting regions students have studied.

F. Proportion of Young and Old

Worksheet answers:

1. The percentage of young people starts to decline in less-developed regions after 1970.
2. The percentage of young people starts to decline in more-developed regions after 1960.
3. The under-14 age group is declining at a faster rate in less-developed regions.
4. The percentage of persons over age 60 is increasing in more- and less-developed regions.
5. The rate of increase of over age-60 persons is higher for more-developed regions.
6. By 2010 the proportion of persons over 60 will exceed the proportion of persons under 14 in more-developed regions.
7. Although the number of young persons continues to increase, it does not increase as much as the older population; therefore, the proportion of persons under 14 decreases.

For discussion:

1. Review the points covered in number 5 under median age. Discuss possible effects on young people of having a higher proportion of older than younger persons.

Extension Activity

- Give an example of two imaginary persons. One person grows up in Japan (a more-developed country) but only lives to age 20. The other grows up in Mexico (a less-developed country) but lives to age 90. (Change regions depending on subject and student familiarity.) Describe plausible life courses which would account for why their life expectancies differed from what is average for the region. Include matters of circumstance (such as parents' background) and matters of choice (such as personal initiative). Emphasize that how long a person lives depends greatly on where and when he or she was born. It also depends on life decisions which increase or decrease risks of life. Conclude with suggestions for how students might increase their chances of living longer through good health decisions both now and in the future.

(Note: Statistical data in this activity are taken from *Economic and Social Implications of Population Aging*. New York: United Nations, 1988.)

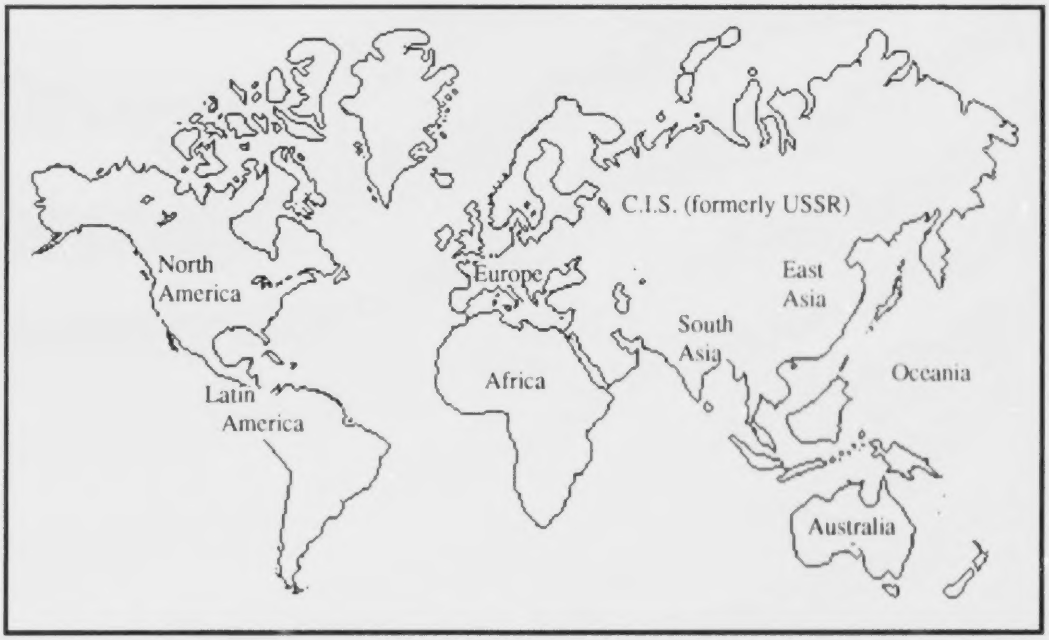
Changing World Population

(For Use With Lesson 7 On Page 18)

Understanding the distribution of the world population is vital to our understanding of the political and economic issues related to the production and distribution of goods and resources throughout the world. As the total population increases, its characteristics such as age, gender, race and income distribution are changing. This series of lessons focuses on the composition of the world population according to age. It explains why all world regions are experiencing an increase in the number and percentage of older people. Important terms to remember are italicized. This information is important to young people, who will be living in a more dense and older-populated world.

A. Less-Developed and More-Developed Regions

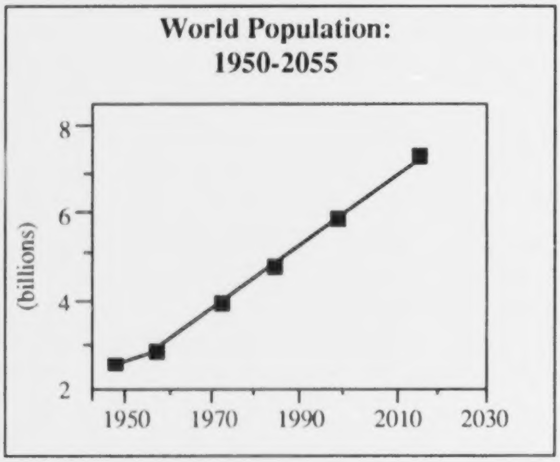
The United Nations classifies regions of the world as *more-developed* and *less-developed regions*. The *less-developed regions* include regions such as Africa, Latin America, East Asia (excluding Japan), South Asia and Oceania (excluding Australia and New Zealand). The *more-developed regions* include regions in Europe and North America, as well as Japan, the former USSR, Australia and New Zealand. Locate these areas on the map below. With a pencil, shade in the area representing less-developed regions.



Notice that the land area for more-developed regions is about the same as it is for less-developed regions. Although the land area is approximately equal, about one-fourth of the world population lives in the more-developed regions; three-fourths live in the less-developed regions.

B. Population Explosion

World Population: 1950-2055



The estimated world population in 1950 was 2.5 billion. The total population reached 3 billion in 1960, 4 billion in 1974, 5 billion in 1987, and is projected to reach 6.1 billion in 2000 and 8.2 billion in 2025.

In other words, it took the world population over 4,000 years to reach 2 billion, but it will take less than 75 years to quadruple that number. The world population will double between 1975 and 2025, a 50-year period.

What factors influence population growth? The increase in population is determined by the rate of *fertility* (births) and the rate of *mortality* (deaths).

Since more-developed and less-developed regions differ in their fertility and mortality rates, these two types of regions are growing in different ways. Less-developed regions are growing at a faster rate than more developed regions. More-developed regions are growing at a rate of 0.6 percent per year, while less-developed regions – currently with three-quarters of the world population – are growing at the rate of 2 percent per year. By the 21st century the less-developed regions will hold an estimated four-fifths of the world population.

A significant trend in the changing demographics of the world is *population aging*. Both the number and percentage of older people are increasing at a rapid rate. In fact, older people currently make up a higher percentage of the total world population than at any time in history. This trend will continue until approximately 2030.

The increase in the proportion of older people is the result of the relative decline in fertility and mortality. Decline in fertility, along with decline in mortality, results in smaller proportions of young people compared to older age-groups who are living longer. So, as the population gets older, its age structure changes. *Age structure* refers to the proportion of different age groups within a population.

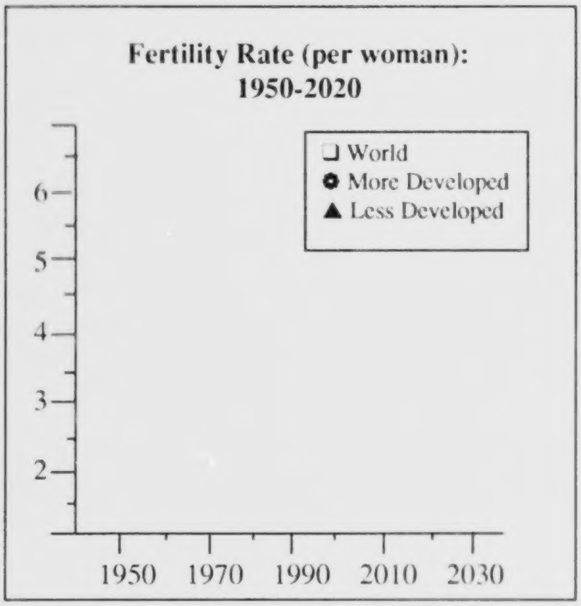
The charts in excercise C (page 24) show changes in fertility and mortality rates for more- and less-developed regions.

C. Fertility Rate

1. Using the chart below, draw a line graph comparing the fertility rate of the world, more-developed regions and less-developed regions (Teachers: see page 28 for completed graph).

Total Fertility Rates (per woman)

Year	World	More Developed	Less Developed
1950	4.9	2.8	6.1
1960	5.0	2.7	6.1
1970	4.4	2.2	5.4
1980	3.5	2.0	4.1
1990	3.1	2.0	3.4
2000	2.8	2.0	3.0
2010	2.6	2.1	2.7
2020	2.4	2.1	2.4



Fertility Rate (per woman): 1950-2020

2. In what year does the fertility rate for both more- and less-developed regions take its first noticeable decline?

3. Why does the world fertility rate follow more closely the course of less-developed regions than more-developed regions?

4. Assuming no changes in the mortality rate, the world would achieve *zero population growth* if the fertility rate were maintained at approximately 2.1 children per woman. According to the projected fertility rate for the next few decades, does it appear that the world might be able to slow the population increase by controlling the fertility rate? Explain.

D. Life Expectancy

Life expectancy refers to the average length of time people can be expected to live. Ancient African tribes, Greek city-states and colonial America all had individuals who lived into their 70s, 80s and even 90s. What has changed is that many more people today live to old age due to improved sanitation, better nutrition and increased immunization from childhood diseases.

1. In the first column list three common causes of death for different age-groups today in the United States. In the second column list three causes of death common during other historical times or geographical settings but less common today.

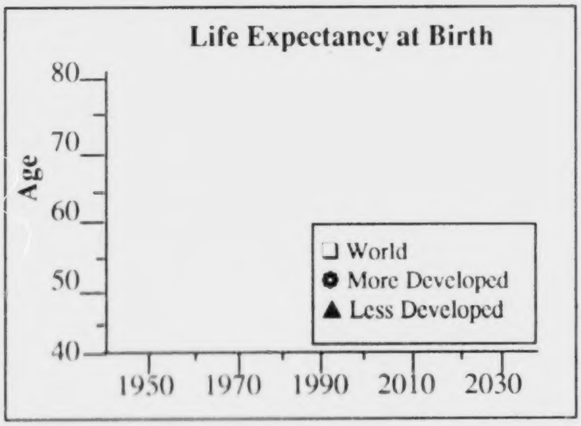
______________________ ______________________

______________________ ______________________

______________________ ______________________

2. Using the chart below, draw a line graph comparing the life expectancy of the world, more- developed regions and less-developed regions (see page 29 for completed graph).

Year	World	More Developed	Less Developed
1950	46.0	65.8	41.1
1960	51.5	69.7	47.5
1970	56.6	71.3	54.1
1980	59.5	73.1	57.3
1990	62.6	74.8	60.8
2000	65.4	75.9	63.9
2010	67.9	76.7	66.7
2020	70.5	77.2	69.5



3. Which region (more developed or less developed) has experienced the fastest rate of change in life expectancy? ______________

4. What is the approximate difference between the life expectancy for more-developed and less-developed regions in 1950? ______________

5. What is the approximate difference between the projected life exectancy for more-developed and less-developed regions in 2010?

____

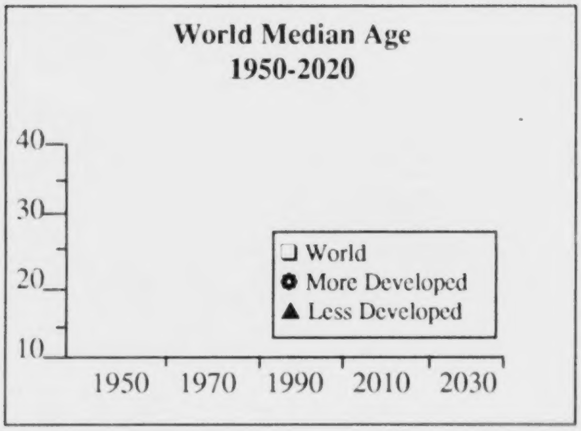
E. Median Age

Median is the middle number in a given sequence of numbers. So *median age* is the age at which half the population is over and half is under. For example, in a four-generation family whose members are ages 81, 66, 58, 35, 32, 10, 6, 5 and 2, the median age is 32. The average age is 32.8.

1. What is the median age of a family whose members are ages 81, 78, 66, 58, 35, 32 and 2? ____ What is the average age? _____

2. Using the chart below, draw a line graph comparing the median age of the world, more-developed regions and less-developed regions (teachers, see page 30 for a completed graph and page 31 for a 1990 median-age transparency).

Year	World	More Developed	Less Developed
1950	23.4	28.2	21.2
1960	22.7	29.2	20.0
1970	21.6	30.2	19.0
1980	22.6	31.4	20.0
1990	24.4	33.6	22.2
2000	26.5	35.1	24.5
2010	28.3	37.6	26.5
2020	31.2	38.6	29.9



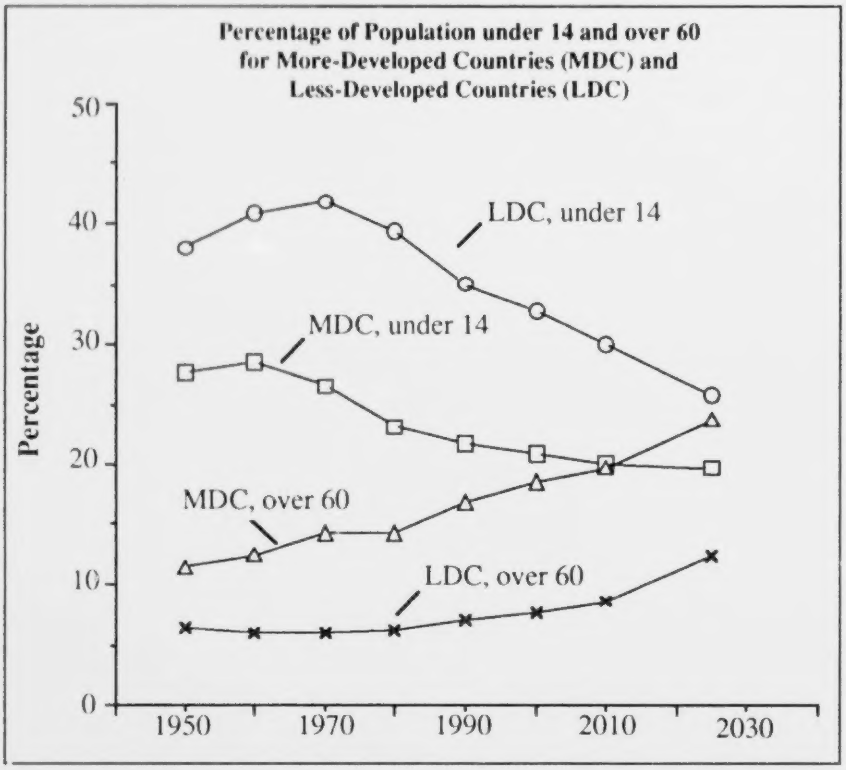
3. According to projections, the rate of increase in births is expected to be less than the rate of declines in deaths between 1980 and 2020. The large number of persons born in previous years are getting older and the number of children in future years is not expected to increase as rapidly. This trend causes the median age in more-developed regions to increase from the median age of ___ in 1950 to the projected median age of ___ in 2020.

4. Based on the fertility and life expectancy charts, how would you explain why – between 1950 and 1970 – the median age increased for more-developed regions and decreased for less-developed regions?

5. How might conditions be different as the age structure changes, with more older people and fewer young people? On notebook paper, give at least two changes you foresee in the following areas: (a) hospitals, (b) schools, (c) businesses, (d) restaurants, (e) recreation, (f) television, (g) clothing. (Example: Transportation: longer lights for crosswalks at intersections; fewer red sports cars.)

F. Proportion of Young and Old

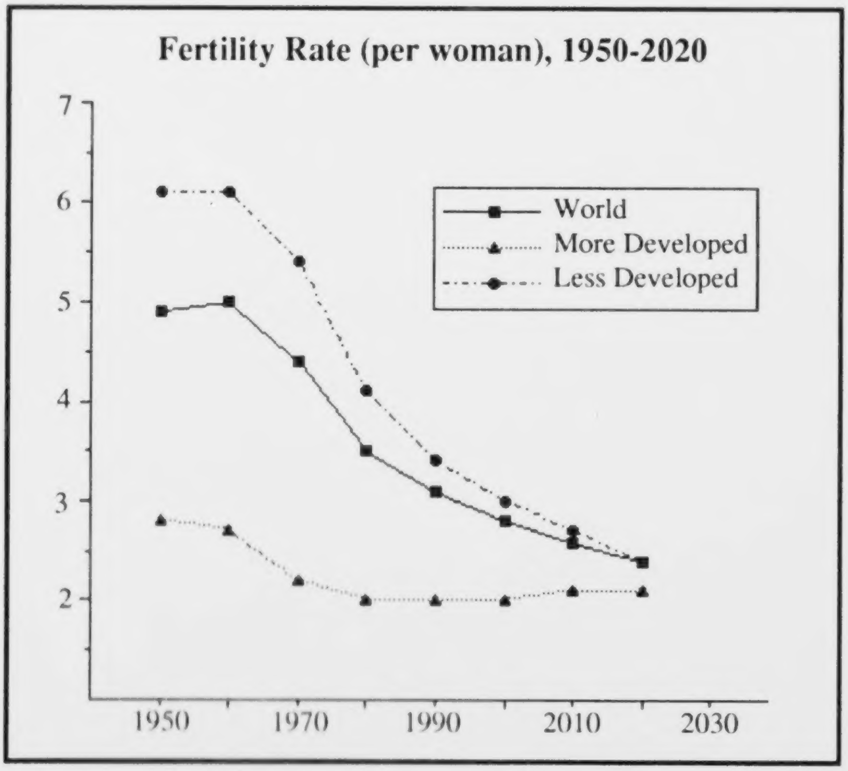
The graph below illustrates significant changes in the age structure of more developed and less-developed countries. Answer the questions below, based on information found on the graph.



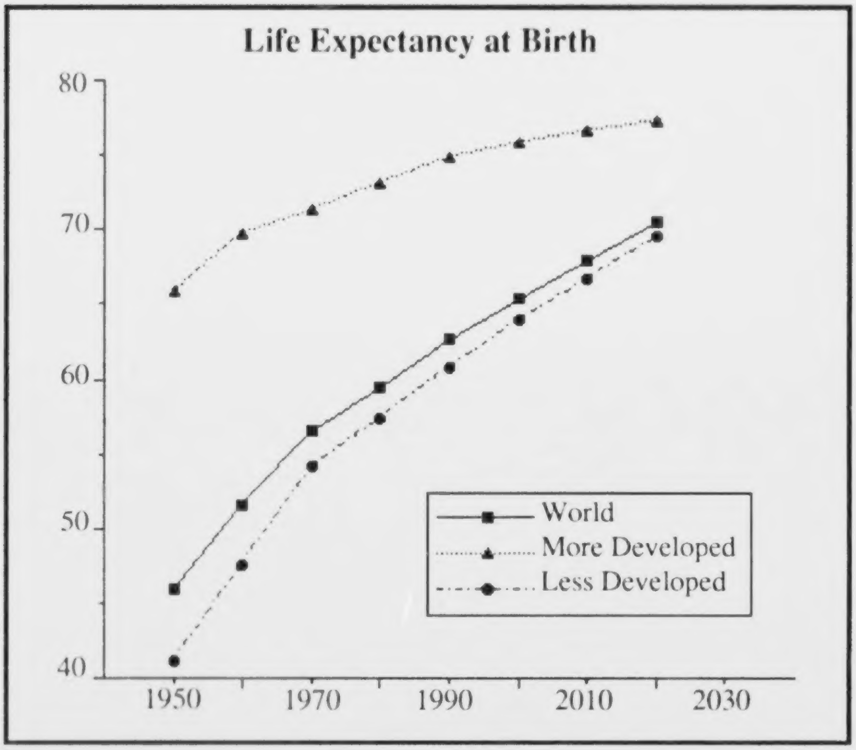
1. After what year does the percentage of young people start to decline in less-developed countries (LDCs)? ____________
2. After what year does the percentage of young people start to decline in more-developed countries (MDCs)?__________
3. In which regions does the under-14 age group decline at a faster rate – MDCs or LDCs?__________
4. What happens to the percentage of persons over 60 for both MDCs and LDCs?________________
5. In which countries is the rate of increase of persons over 60 higher between 1980 and 2010 – MDCs or LDCs?________________________________
6. What happens in MDCs to the proportion of people under 14 compared to the proportion over 60? ________________________________
7. During the period between 1950 and 2010, the total *number* of persons under 14 increases but, as shown on the graph above, the *proportion* of persons under 14 decreases. Explain.________________________________

Changing World Population

Fertility Rate Graph

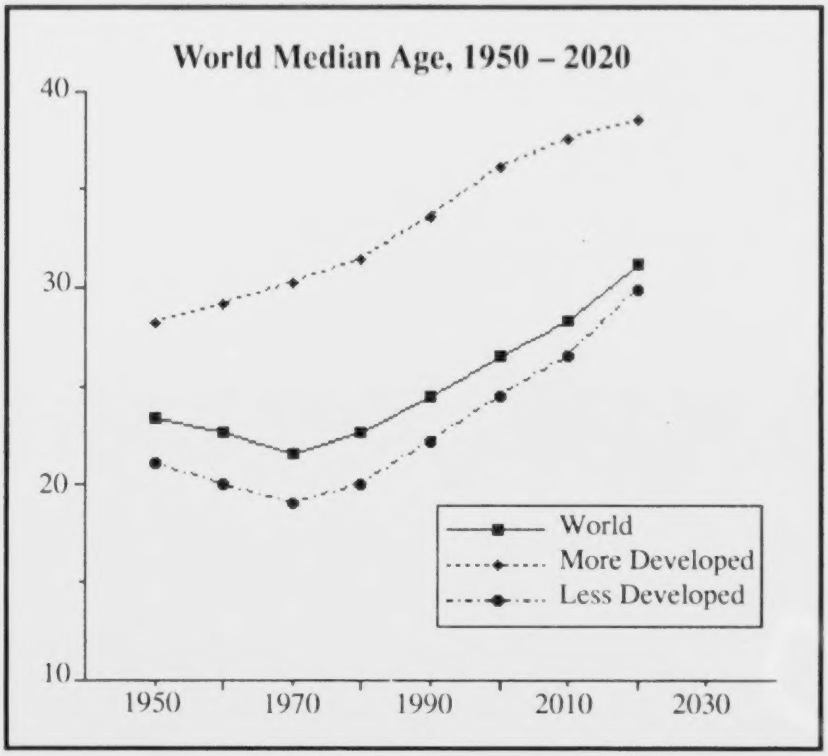


Changing World Population:
Life Expectancy Graph

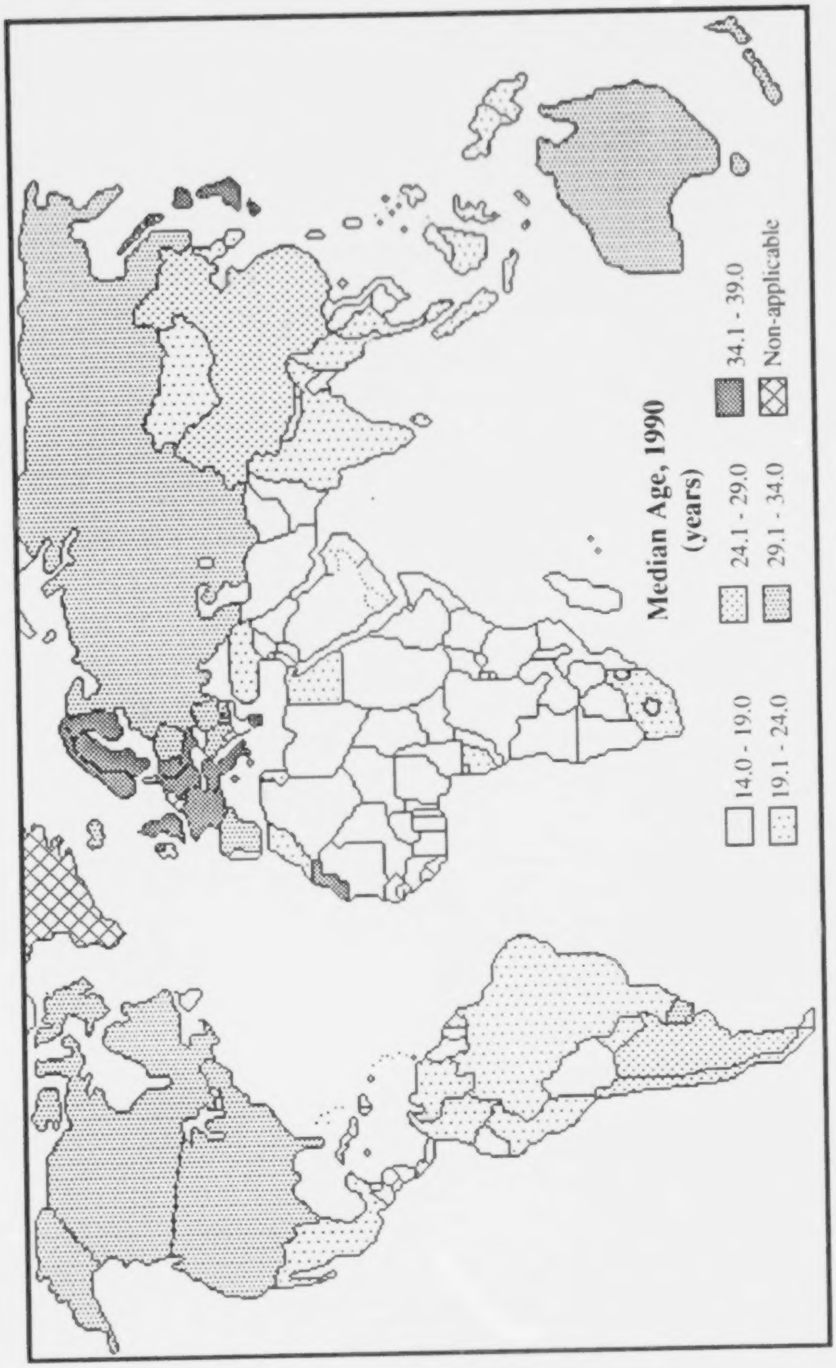


Changing World Population:

World Median Age Graph



Changing World Population: Aging World Population


Median Age, 1990
(years)
14.0 - 19.0
19.1 - 24.0
24.1 - 29.0
29.1 - 34.0
34.1 - 39.0
Non-applicable

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LESSON 8

Changing United States Population

Introduction

Information on older populations is used for planning the distribution of federal and state funds. The numbers and concentrations of older people affect every aspect of communities, including living arrangements, social programs and health policies. This activity can be included in units on special interest groups, public policy, contemporary issues or geography.

Objectives

Students will:

- understand the difference between proportion and number of the population;
- compare their own state's population characteristics with those in other states; and
- discuss implications of an older population.

Key Terms

migration, median age, population distribution

Materials

Handouts: student work sheet, United States population chart, United States maps on both percentage and number of persons 65 years of age and older (see pages 34-37).

Procedures

Introduce handouts. Students can work independently or in small groups. Discuss materials with the entire class after students have reviewed the information. Answers and key points which correspond to the work sheet follow.

1. The five states with the highest proportions of residents 65 and over are Florida (18.3%), Pennsylvania (15.4%), Iowa (15.3%),West Virginia (15%) and Rhode Island (15%).
2. The five states with the lowest proportions of residents 65 and over are Alaska (4.1%), Utah (8.7%), Colorado (10%), Georgia (10.1%) and Texas (10.1%).
3. The five states with the highest numbers of older people 65 and over are California (3.1 million), Florida (2.4 million), New York (2.4 million), Pennsylvania (1.8 million) and Texas (1.7 million).
4. The five states with the lowest numbers of people 65 and over are Alaska (22,500), Wyoming (47,200), Vermont (66,400), Delaware (80,600) and South Dakota (91,300).

5. The three states with the highest median age are Florida (36.4), West Virginia (35.4) and Pennsylvania (35).

6. The three states with the lowest median age are Utah (26.2), Alaska (29.4) and Texas (30.8).

7. Compare Connecticut's older population with that of others in the United States. Note differences in median age, proportion and absolute number.

8. Florida has the highest proportion of older people due to migration from other states. West Virginia also is high, but due to migration of younger persons out of state during the past 10 years. Other states, such as Arkansas and South Dakota, also are noted for their decline in younger people due to migration. Other states may reflect a combination of migration effects, as well as the generalized aging of America.

Note: Information for this activity is based on U.S. Bureau of the Census, *1990 Census of Population*, General Population Characteristics, 1990.

Additional facts which have significant implications

- Over half of the older population lives in eight states: California (3.1 million), Florida (2.4 million), New York (2.4 million), Pennsylvania (1.8 million), Texas (1.7 million), Illinois (1.4 million), Ohio (1.4 million) and Michigan (1.1 million).

- The amount of money New York was estimated to have lost in tax revenue and federal grants as a result of persons over 60 moving away between 1985 and 1990 was $2.9 billion. New York lost an estimated $1.7 billion alone from retirees who moved to Florida.

- Florida gained $6 billion from persons over 60 who moved there from 1985 to 1990. States that will have gained over $100 million from persons over age 60 moving in as retirees from 1985 to 1990 are: Texas, North Carolina, Arkansas, Oregon, South Carolina, Nevada, Georgia, Washington, New Mexico and California. (Information on these economic gains and losses due to elder migration are from Longino, Charles F., and Crown, William H. "The Migration of Old Money," *American Demographics*, 11, No. 10, October 1989.)

Extension Activity

- Hold an intergenerational group discussion using the questions at the bottom of the student worksheet on page 34.

Changing United States Population: Student Worksheet

(For Use With Lesson 8 On Page 32)

Directions: Use the chart and United States maps on pages 35-37 to complete these questions.

1. Which five states have the highest proportions of residents 65 and over? ______

   ______ ______ ______ ______

2. Which five states have the lowest proportions of residents 65 and over? ______

   ______ ______ ______ ______

3. Which five states have the highest numbers of people 65 and over? ______

   ______ ______ ______ ______

4. Which five states have the lowest numbers of people 65 and over? ______

   ______ ______ ______ ______

5. Which three states have the highest median age?

   ______ ______ ______

6. Which three states have the lowest median age?

   ______ ______ ______

7. How does Connecticut's older population compare with others in the United States?

   ______

8. The higher proportion of older residents can be explained in three ways: (1) retired persons have migrated to the state; (2) younger persons have migrated out of the state, leaving a greater proportion of older people; and (3) the general aging of society has created a greater proportion of older people. Of the five states listed in question 1, which one do you think has a higher proportion of older people due primarily to older people migrating to the state? ______

9. Of the five states listed in question 1, which one do you think has a higher proportion of older people due primarily to younger people migrating out of state? ______

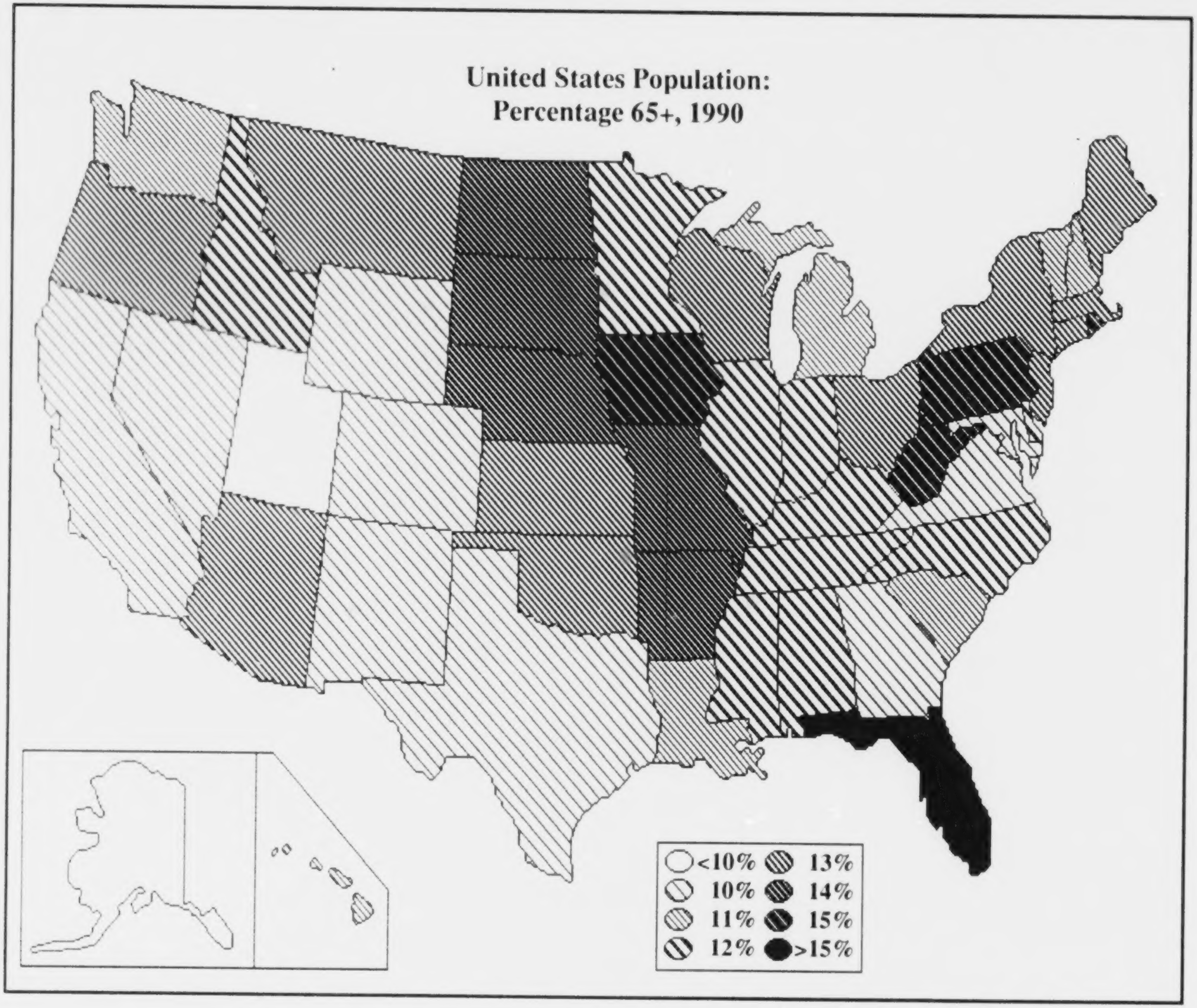
What Do You Think?

- How are states affected by the migration of older adults to and from these states? For example, how would it influence tax revenue, jobs and state expenses?
- How are states affected by the migration of young people to and from these states?
- How might younger and older people be affected as the number and proportion of older people increase?
- How might the issues facing states with high *numbers* of older people (such as California) be different from those of states with high *proportions* of older people (such as West Virginia)?

Changing United States Population: 1990 Census

State	Total Population	Median Age	Percentage under Age 18	Percentage Age 65 plus
Alabama	4,040,587	33.0	26.2	12.9
Alaska	550,043	29.4	31.3	4.1
Arizona	3,665,228	32.2	26.8	13.1
Arkansas	2,350,725	33.8	26.4	14.9
California	29,760,021	31.5	26.0	10.5
Colorado	3,294,394	32.5	26.1	10.0
Connecticut	3,287,116	34.4	22.8	13.6
Delaware	666,168	32.9	24.5	12.1
Florida	12,937,926	36.4	22.2	18.3
Georgia	6,478,216	31.6	26.7	10.1
Hawaii	1,108,229	32.6	25.3	11.3
Idaho	1,006,749	31.5	30.6	12.0
Illinois	11,430,602	32.8	25.8	12.6
Indiana	5,544,159	32.8	26.3	12.6
Iowa	2,776,755	34.0	25.9	15.3
Kansas	2,477,574	32.9	26.7	13.8
Kentucky	3,685,296	33.0	25.9	12.7
Louisiana	4,219,973	31.0	29.1	11.1
Maine	1,227,928	33.9	25.2	13.3
Maryland	4,781,468	33.0	24.3	10.8
Massachusetts	6,016,425	33.6	22.5	13.6
Michigan	9,295,297	32.6	26.5	11.9
Minnesota	4,375,099	32.5	26.7	12.5
Mississippi	2,573,216	31.2	29.0	12.5
Missouri	5,117,073	33.5	25.7	14.0
Montana	799,065	33.8	27.8	13.3
Nebraska	1,578,385	33.0	27.2	14.1
Nevada	1,201,833	33.3	24.7	10.6
New Hampshire	1,109,252	32.8	25.1	11.3
New Jersey	7,730,188	34.5	23.3	13.4
New Mexico	1,515,069	31.3	29.5	10.8
New York	17,990,455	33.9	23.7	13.1
North Carolina	6,628,637	33.1	24.2	12.1
North Dakota	638,800	32.4	27.5	14.3
Ohio	10,847,115	33.3	25.8	13.0
Oklahoma	3,145,585	33.2	26.6	13.5
Oregon	2,842,321	34.5	25.5	13.8
Pennsylvania	11,881,643	35.0	23.5	15.4
Rhode Island	1,003,464	34.0	22.5	15.0
South Carolina	3,486,703	32.0	26.4	11.4
South Dakota	696,004	32.5	28.5	14.7
Tennessee	4,877,185	33.6	24.9	12.7
Texas	16,986,510	30.8	28.5	10.1
Utah	1,722,850	26.2	36.4	8.7
Vermont	562,758	33.0	25.4	11.8
Virginia	6,187,358	32.6	24.3	10.7
Washington	4,866,692	33.1	25.9	11.8
West Virginia	1,793,477	35.4	24.7	15.0
Wisconsin	4,891,769	32.9	26.4	13.3
Wyoming	453,588	32.0	29.9	10.4

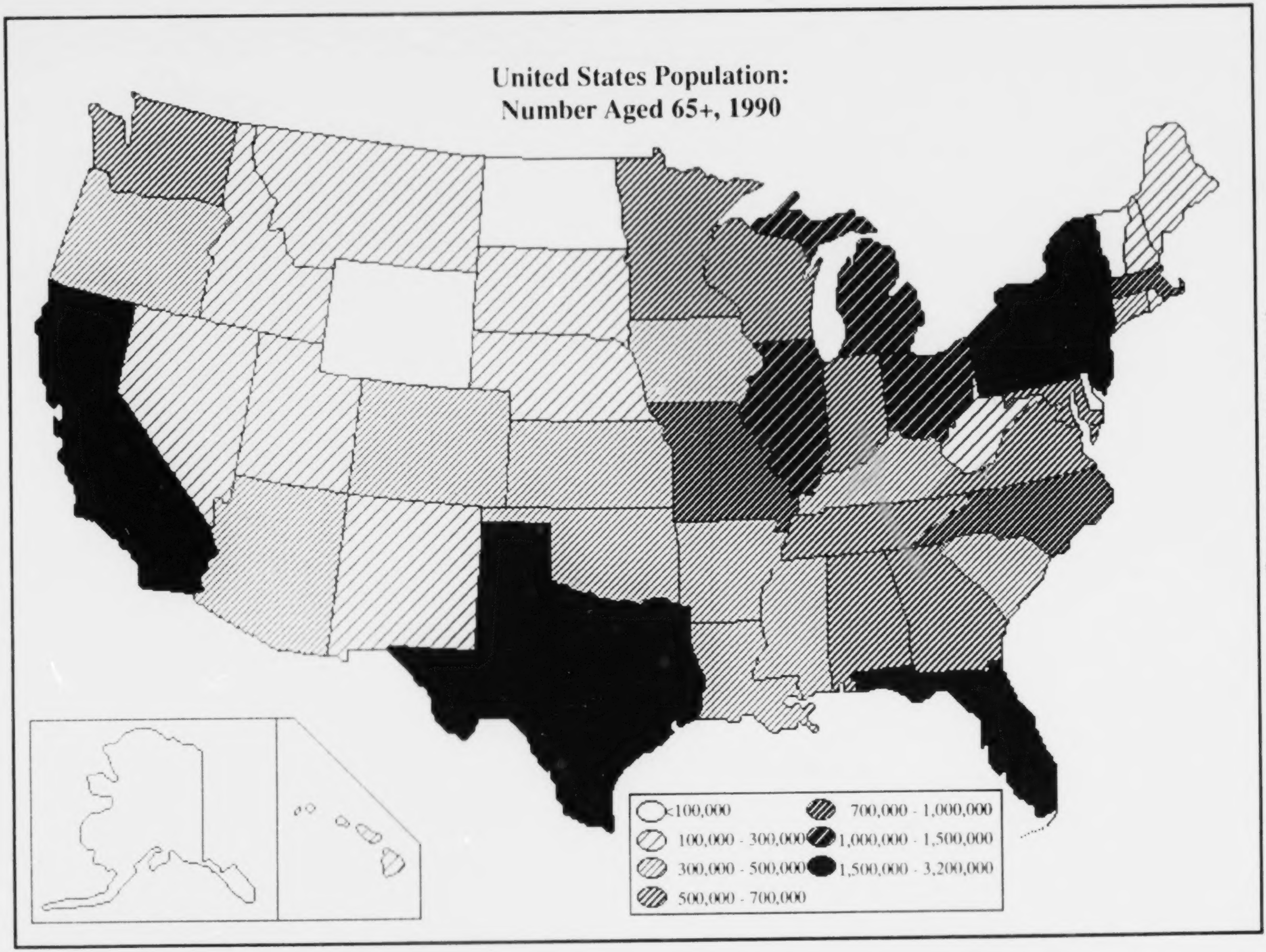
(continued)



United States Population: Percentage 65+, 1990

○ <10%
▨ 10%
▨ 11%
▨ 12%
▨ 13%
▨ 14%
▨ 15%
● >15%

(For Use With Lesson 8 On Page 32)



United States Population: Number Aged 65+, 1990

○ <100,000
▨ 100,000 - 300,000
▨ 300,000 - 500,000
▨ 500,000 - 700,000
▨ 700,000 - 1,000,000
▨ 1,000,000 - 1,500,000
● 1,500,000 - 3,200,000

(For Use With Lesson 8 On Page 32)

LESSON 9

Changing Connecticut Population

Introduction

Changing demographics become more real when students consider their own communities. This activity would be appropriate for units on communities or civics. It can be combined with other activities in this guide related to population changes or political issues.

Objectives

Students will:

- identify local and state population characteristics; and
- understand the relevance of number and proportion of population age groups.

Key Terms

demography, geography, municipality

Materials

Handouts: student work sheet, Connecticut municipal population tables and Connecticut maps on both number and proportion of persons 65 years of age and older (see pages 40-45)

Procedures

1. Distribute handouts. Explain contents of maps and population tables.

2. Allow students to work in groups to answer the worksheet questions.

3. Review findings and discuss key points. As you review the materials, discuss characteristics of municipalities, such as the University of Connecticut in Mansfield affecting the town's age distribution. The answers to the worksheet are:
    1. (a) Bridgeport, (b) Union, (c) Mansfield, (d) Hebron, (e) Hebron, (f) Southbury, (g) Mansfield and (h) Southbury.
    2. 43 – or almost one-third of the towns
    3. d – northwest
    4. a – northwest
    5. See table for answers.
    6. Discuss bar graph with students.

4. Discuss possible political and economic changes in Connecticut municipalities resulting from an older population. For example, how might age distribution in towns affect the kinds of programs that are offered?

Extension Activity

- Invite officials from your municipality to discuss programs that serve older adults and programs that can be used by both young and old. Guest speakers might be senior center directors, mayors, municipal agents, recreation directors or social service directors.

Work Sheet On Connecticut Demographics

(For Use With Lesson 9 On Page 38)

1. Using the maps and table (pages 41-45), which towns match the following descriptions?
    - a. highest total population
    - b. lowest total population
    - c. lowest proportion of residents under 18
    - d. highest proportion of residents under 18
    - e. lowest proportion of residents over 65
    - f. highest proportion of residents over 65
    - g. lowest median age
    - h. highest median age

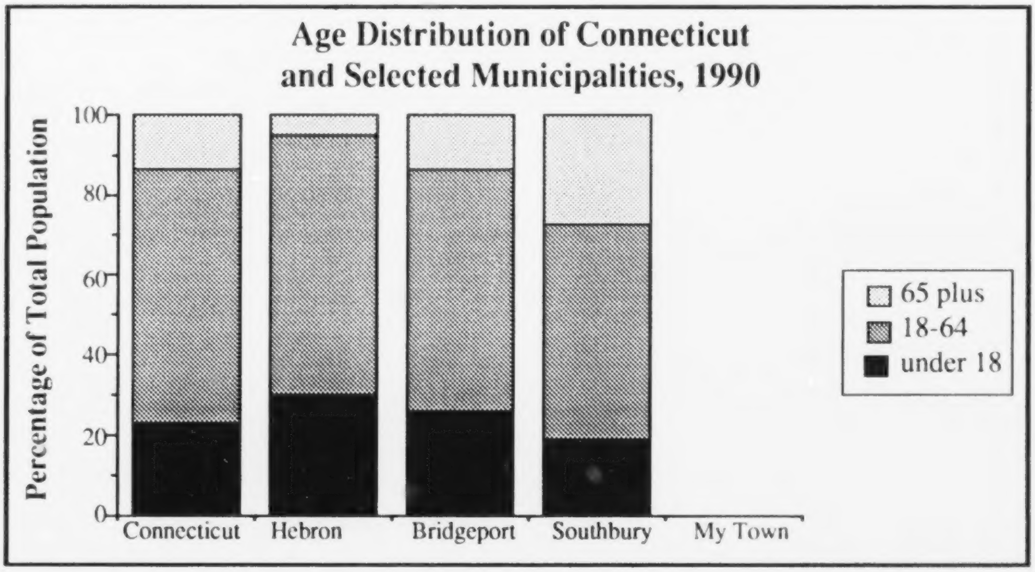
2. In 1990 persons 65 and over represented about 12.5 percent of the United States population. For how many Connecticut towns is the proportion of older residents 15 percent and over (considerably higher than the national figure)? _____ out of 169 towns

3. Which geographical area has the lowest number and percentage of older residents?
(a) northwest (b) southern shore (c) central (d) northeast

4. Which geographical area has a relatively low number but high percentage of older adults?
(a) northwest (b) southwest (c) central (d) northeast

5. What is the percentage of persons in your municipality:
___(a) under 18? ___(b) 65 and over? ___(c) between 18 and 65?

6. The chart below shows the 1990 distribution of the total population in Connecticut and three of its municipalities: Hebron, Bridgeport and Southbury. Show the age distribution for your municipality. (If you live in Hebron, Bridgeport or Southbury, use an adjoining town.)



Age Distribution of Connecticut and Selected Municipalities, 1990

Connecticut Population by Municipality: 1990 Census

Town	Total Population	Median Age	Percentage under Age 18	Percentage Age 65 plus
Andover	2,540	34.4	25.3	8.9
Ansonia	18,403	33.9	23.4	16.7
Ashford	3,765	32.0	26.1	8.5
Avon	13,937	40.0	21.7	13.2
Barkhamsted	3,369	35.6	25.1	8.5
Beacon Falls	5,083	32.8	24.4	10.6
Berlin	16,787	37.5	22.8	15.8
Bethany	4,608	36.3	26.2	9.4
Bethel	17,541	33.5	26.9	9.0
Bethlehem	3,071	36.9	24.7	11.4
Bloomfield	19,483	40.5	19.0	19.6
Bolton	4,575	36.2	24.3	9.4
Bozrah	2,297	35.6	23.3	12.0
Branford	27,603	36.6	19.1	15.1
Bridgeport	141,686	31.0	26.1	13.6
Bridgewater	1,654	41.3	21.2	13.1
Bristol	60,640	33.5	22.1	13.6
Brookfield	14,113	35.4	25.2	8.1
Brooklyn	6,681	34.2	25.1	13.4
Burlington	7,026	34.4	28.4	6.5
Canaan	1,057	38.0	24.2	13.9
Canterbury	4,467	32.6	29.5	8.6
Canton	8,268	35.8	23.0	10.5
Chaplin	2,048	32.8	26.6	9.2
Cheshire	25,684	35.3	24.7	11.9
Chester	3,417	36.4	22.7	15.5
Clinton	12,767	34.0	26.0	9.8
Colchester	10,980	32.4	26.1	10.0
Colebrook	1,365	38.1	22.7	13.8
Columbia	4,510	35.2	25.2	10.0
Cornwall	1,414	40.6	20.7	17.6
Coventry	10,063	33.0	25.8	8.1
Cromwell	12,286	35.9	20.5	15.9
Danbury	65,585	33.0	21.8	11.6
Darien	18,196	38.2	24.5	13.0
Deep River	4,332	36.2	23.4	13.5
Derby	12,199	35.4	19.1	18.4
Durham	5,732	35.3	27.3	8.9
Eastford	1,314	35.6	24.5	12.0
East Granby	4,302	35.9	23.4	10.7
East Haddam	6,676	34.9	25.8	12.0
East Hampton	10,428	33.5	24.9	8.6
East Hartford	50,452	35.3	19.6	15.6
East Haven	26,144	35.2	20.2	15.3
East Lyme	15,340	35.7	21.8	10.7
East Windsor	10,081	33.3	21.3	12.4
Easton	6,303	40.1	24.5	13.5
Ellington	11,197	32.9	24.2	8.7
Enfield	45,532	33.1	22.7	10.8
Essex	5,904	41.7	19.4	22.8
Fairfield	53,418	37.9	19.4	17.1
Farmington	20,608	37.2	21.2	15.2

(continued)

Connecticut Population by Municipality, continued

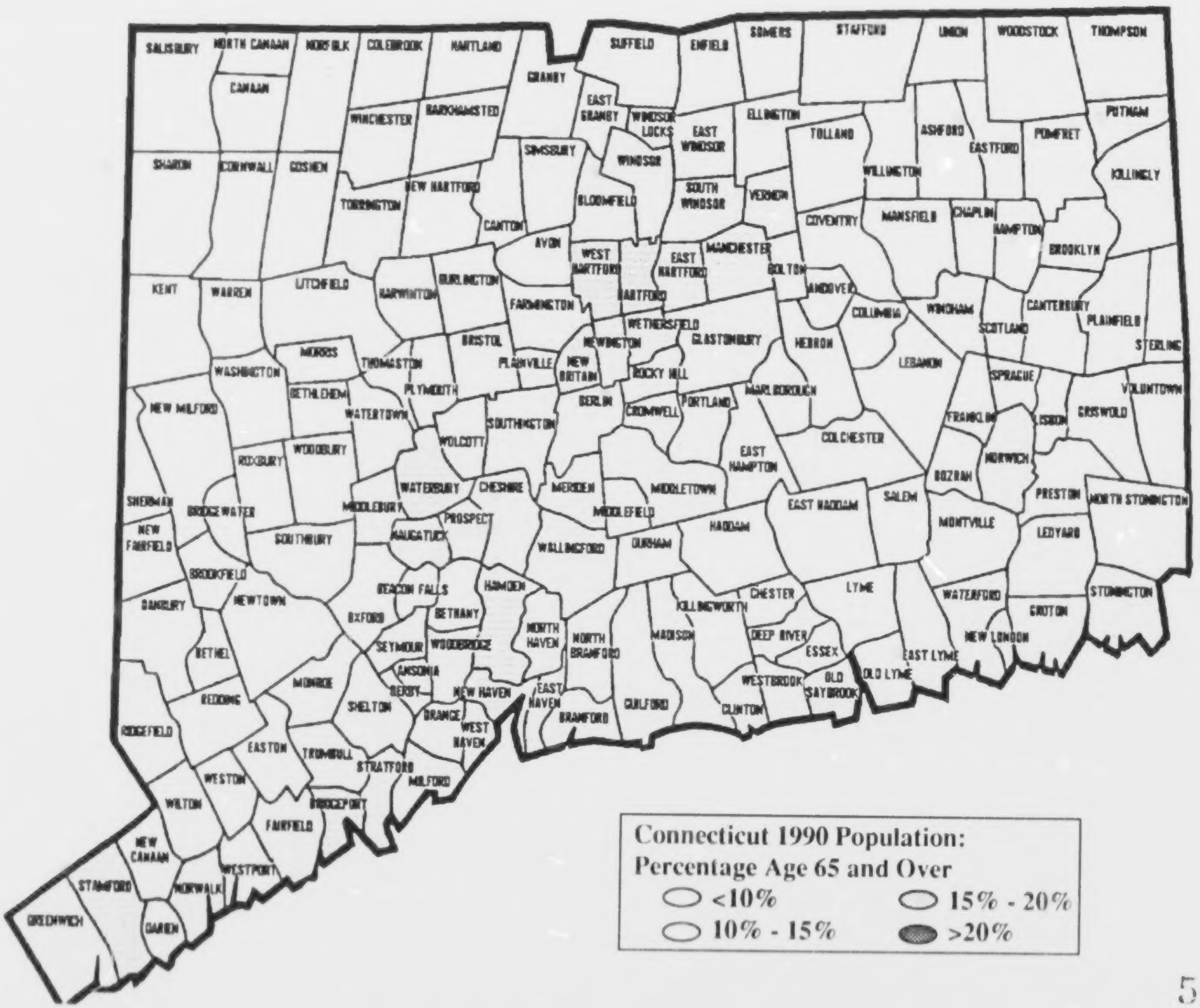
Town	Total Population	Median Age	Percentage under Age 18	Percentage Age 65 plus
Franklin	1,810	36.1	24.4	11.1
Glastonbury	27,901	37.8	23.2	11.8
Goshen	2,329	37.0	24.4	12.6
Granby	9,369	35.6	25.4	8.3
Greenwich	58,441	39.9	20.1	16.1
Griswold	10,384	31.7	27.0	11.6
Groton	45,144	28.1	24.4	9.1
Guilford	19,848	37.6	25.0	10.1
Haddam	6,769	36.2	23.3	9.6
Hamden	52,434	37.4	19.2	19.7
Hampton	1,578	35.7	25.3	10.8
Hartford	139,739	28.4	27.5	9.9
Hartland	1,866	34.0	28.5	8.0
Harwington	5,228	36.8	25.1	11.6
Hebron	7,079	33.0	30.1	4.9
Kent	2,918	38.1	23.8	15.0
Killingly	15,889	33.1	26.3	13.1
Killingworth	4,814	37.8	25.5	11.2
Lebanon	6,041	33.6	26.6	7.9
Ledyard	14,913	32.2	28.3	6.1
Lisbon	3,790	33.6	25.3	9.7
Litchfield	8,365	38.0	23.1	16.1
Lyme	1,949	41.8	19.0	17.5
Madison	15,485	39.4	25.0	12.3
Manchester	51,618	34.5	21.5	15.7
Mansfield	21,103	22.1	11.4	7.2
Marlborough	5,535	34.6	28.3	7.2
Meriden	59,479	33.4	23.7	14.7
Middlebury	6,145	39.7	21.9	16.3
Middlefield	3,925	37.0	22.0	13.6
Middletown	42,762	31.3	19.3	12.0
Milford	49,938	35.7	21.6	13.9
Monroe	16,896	34.3	27.3	7.8
Montville	16,673	32.8	24.3	8.8
Morris	2,039	38.2	23.0	13.8
Naugatuck	30,625	32.0	26.1	12.1
New Britain	75,491	32.6	21.1	16.9
New Canaan	17,864	40.2	23.7	13.3
New Fairfield	12,911	35.0	27.4	8.8
New Hartford	5,769	35.0	25.1	9.0
New Haven	130,474	29.2	23.7	12.3
Newington	29,208	39.0	19.3	17.3
New London	28,540	28.4	20.2	12.8
New Milford	23,629	32.6	26.7	9.0
Newtown	20,779	35.9	25.8	9.1
Norfolk	2,060	35.3	27.1	14.5
North Branford	12,996	34.7	24.7	9.5
North Canaan	3,284	38.0	21.8	20.7
North Haven	22,247	39.6	20.6	17.4
North Stonington	4,884	34.7	27.0	7.8
Norwalk	78,331	34.5	20.1	12.6
Norwich	37,391	33.0	24.0	15.7
Old Lyme	6,535	39.8	21.5	15.2
Old Saybrook	9,552	41.2	19.9	19.3
Orange	12,830	41.3	22.1	16.6
Oxford	8,685	34.0	28.3	8.1
Plainfield	14,363	30.8	28.4	10.4
Plainville	17,392	35.2	20.8	13.8

(continued)

Connecticut Population by Municipality, continued

Town	Total Population	Median Age	Percentage under Age 18	Percentage Age 65 plus
Plymouth	11,822	33.9	24.6	13.1
Pomfret	3,102	35.0	26.3	11.0
Portland	8,418	36.8	22.4	14.6
Preston	5,006	37.6	20.8	12.6
Prospect	7,775	36.5	23.2	12.6
Putnam	9,031	33.7	25.1	17.2
Redding	7,927	38.3	24.9	8.9
Ridgefield	20,919	37.1	24.6	8.6
Rocky Hill	16,554	36.0	17.6	15.0
Roxbury	1,825	41.2	21.8	13.2
Salem	3,310	32.8	29.2	6.5
Salisbury	4,090	42.9	19.9	22.7
Scotland	1,215	33.6	27.7	10.1
Seymour	14,288	34.7	21.6	14.0
Sharon	2,928	41.0	20.0	19.9
Shelton	35,418	35.4	23.1	12.6
Sherman	2,809	39.8	20.2	13.7
Simsbury	22,023	37.1	25.6	10.1
Somers	9,108	34.5	21.7	9.3
Southbury	15,818	43.2	19.2	27.4
Southington	38,518	35.7	23.7	11.9
South Windsor	22,090	34.7	24.6	7.9
Sprague	3,008	32.2	26.6	10.3
Stafford	11,091	32.7	26.4	12.3
Stonington	16,919	37.8	20.3	16.3
Stratford	49,389	39.0	20.2	19.7
Stamford	108,056	34.9	20.1	13.3
Sterling	2,357	31.5	29.4	9.9
Suffield	11,427	36.9	24.4	13.3
Thomaston	6,947	33.8	23.9	13.1
Thompson	8,668	34.4	24.7	14.0
Tolland	11,001	33.6	28.1	5.5
Torrington	33,687	35.7	20.9	18.6
Trumbull	32,016	39.5	22.4	15.6
Union	612	37.5	21.6	14.2
Vernon	29,841	33.1	22.8	11.8
Voluntown	2,113	32.5	27.1	9.5
Wallingford	40,822	35.4	23.0	14.1
Warren	1,226	38.5	24.7	14.2
Washington	3,905	38.0	22.8	14.3
Waterbury	108,961	33.1	23.5	16.5
Waterford	17,930	39.9	19.4	18.5
Watertown	20,456	35.6	23.6	13.3
Westbrook	5,414	39.5	19.3	17.5
West Hartford	60,110	40.7	19.5	22.1
West Haven	54,021	33.6	21.3	14.8
Weston	8,648	39.2	25.2	8.4
Westport	24,410	41.4	20.1	13.6
Wethersfield	25,651	43.0	18.0	22.6
Willington	5,979	29.2	22.5	6.3
Wilton	15,989	39.4	25.3	10.6
Winchester	11,524	33.9	23.6	14.4
Windham	22,039	30.3	23.2	13.4
Windsor	27,817	35.7	23.1	14.2
Windsor Locks	12,358	35.1	19.7	14.3
Wolcott	13,700	35.4	23.2	12.0
Woodbridge	7,924	40.6	23.9	15.0
Woodbury	8,141	37.3	21.3	12.0
Woodstock	6,008	35.6	25.0	13.0

(continued)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CANAAN
GRANBY
EAST GRANBY
WINDSOR LOCKS
EAST WINDSOR
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POMFRET
PUTNAM
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TORRINGTON
BLOOMFIELD
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FARMINGTON
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BRISTOL
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NEWINGTON
NEW BRITAIN
ROCKY HILL
WASHINGTON
BETHLEHEM
PLYMOUTH
SPRAGUE
VOLUNTOWN
NEW MILFORD
WATERTOWN
BERLIN
CROMWELL
PORTLAND
MARLBOROUGH
FRANKLIN
LISBON
GRISWOLD
WOODBURY
WOLCOTT
SOUTHINGTON
COLCHESTER
ROXBURY
EAST HAMPTON
NORWICH
BOZRAH
SHERMAN
BRIDGEWATER
WATERBURY
CHESHIRE
MERIDEN
MIDDLETOWN
SALEM
PRESTON
NORTH STONINGTON
NEW FAIRFIELD
MIDDLEBURY
PROSPECT
MIDDLEFIELD
EAST HADDAM
SOUTHBURY
NAUGATUCK
HADDAM
MONTVILLE
LEDYARD
WALLINGFORD
DURHAM
BROOKFIELD
BEACON FALLS
HAMDEN
LYME
DANBURY
NEWTOWN
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KILLINGWORTH
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GROTON
STONINGTON
OXFORD
NORTH HAVEN
NORTH BRANFORD
MADISON
DEEP RIVER
NEW LONDON
SEYMOUR
WOODBRIDGE
ESSEX
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BETHEL
ANSONIA
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MONROE
DERBY
NEW HAVEN
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WESTBROOK
OLD SAYBROOK
REDDING
SHELTON
ORANGE
WEST HAVEN
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GUILFORD
CLINTON
RIDGEFIELD
EASTON
TRUMBULL
STRATFORD
WESTON
MILFORD
WILTON
BRIDGEPORT
FAIRFIELD
NEW CANAAN
WESTPORT
STAMFORD
NORWALK
GREENWICH
DARIEN

Connecticut 1990 Population: Percentage Age 65 and Over

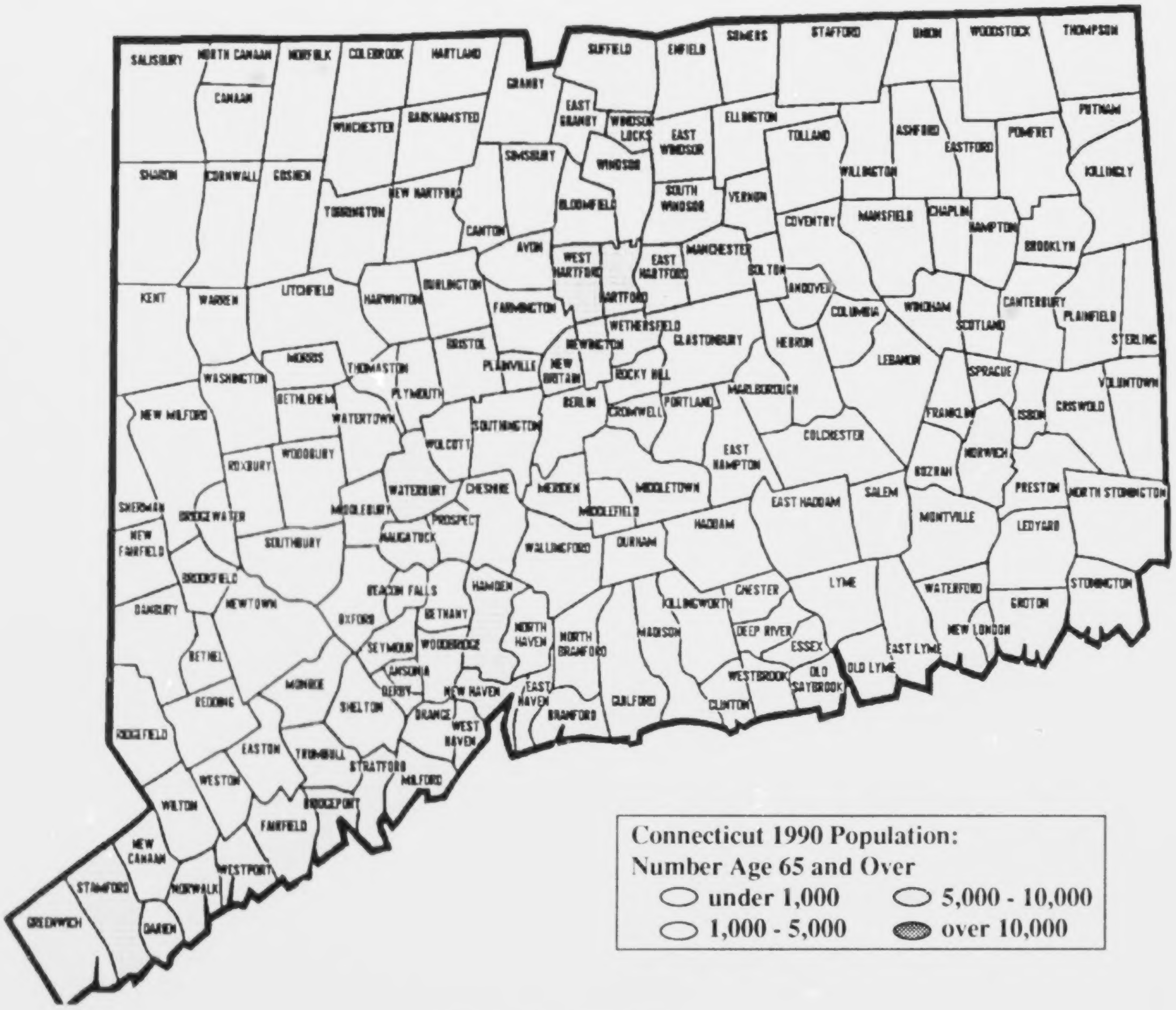
○ <10%

○ 10% - 15%

○ 15% - 20%

● >20%

(For Use With Lesson 9 On Page 38)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TORRINGTON
BLOOMFIELD
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BETHLEHEM
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LISBON
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SOUTHINGTON
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CHESHIRE
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MIDDLETOWN
SALEM
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NEW FAIRFIELD
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GROTON
NORTH HAVEN
NORTH BRANFORD
MADISON
DEEP RIVER
NEW LONDON
SEYMOUR
WOODBRIDGE
ESSEX
EAST LYME
BETHEL
ANSONIA
OLD LYME
MONROE
DERBY
NEW HAVEN
EAST HAVEN
WESTBROOK
OLD SAYBROOK
REDDING
SHELTON
ORANGE
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CLINTON
RIDGEFIELD
EASTON
TRUMBULL
STRATFORD
MILFORD
WESTON
WILTON
BRIDGEPORT
FAIRFIELD
NEW CANAAN
WESTPORT
STAMFORD
NORWALK
GREENWICH
DARIEN

Connecticut 1990 Population:
Number Age 65 and Over

○ under 1,000
○ 1,000 - 5,000
○ 5,000 - 10,000
● over 10,000

(For Use With Lesson 9 On Page 38)

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LESSON 10

Personal Relationships: A Cultural Perspective

Introduction

Attitudes about aging vary by culture as well as historical time. This exercise encourages open discussion on how our attitudes about different ages are influenced by the dominant culture, and how other cultures offer valuable viewpoints worthy of our consideration. This activity would be appropriate for sociology and cross-cultural courses.

Objectives

Students will:

- examine attitudes about age, gender and family relationships; and
- recognize the value of other cultural viewpoints regarding aging.

Key Terms

ageism, attitudes, cultural diversity

Procedures

1. Pose the following problem-solving question to the class: "Imagine you, your mother, your spouse and your child are in a boat and it capsizes. You can save yourself and only one of the remaining three. Whom will you save?" Emphasize that no single answer is right or wrong in this hypothetical situation. Ask the students to explain why they chose the person they did and why they did not choose the remaining two. Write the reasons for their decisions on the board. Note underlying attitudes, such as the value of youth, age, spousal relationships, younger parent-child relationships and older parent-adult-child relationships.
2. Alter the hypothetical situation by assigning genders to the spouse and child and changing the mother to a father. Note attitudes toward people of different genders and ages. For example, would an older woman (mother) be more or less likely to be saved than an older man (father)? Would the gender of the child make a difference in the decision? Another way to alter the hypothetical situation would be to add a personal friend to the boat. Discuss values and expectations of relationships outside the family.
3. Discuss student responses with the following background information. People from the United States are more youth oriented and tend to give preference to the child or spouse. In Arab cultures, however, a common choice is the mother, since a person can have more than one spouse or child in a lifetime, but can have only one mother. Also, in the situation where a friend outside the family is involved, people of different generations and cultures might respond differently.
4. Consider cultural differences which might explain different responses. Relate the information to other cultures or historical periods which students have studied.

This activity was adapted by Peter Wild,
social studies teacher at Glastonbury (CT) High School,
from Moshe Rubinstein, *Patterns of Problem Solving*.
Englewood, Cliffs, NJ: Prentice-Hall, 1975, pp. 1-2.
Used with permission.

Extension Activities

- Invite persons from different cultural and ethnic backgrounds to discuss their observations on changing attitudes toward younger and older people.
- Ask students to discuss with older relatives or neighbors any changes in attitudes about younger and older people that they may have observed over recent decades.

LESSON 11

Multicultural Awareness: Ethnic Minority Aging

Introduction

Although age sometimes is called the "great equalizer," today's older adults are a highly diverse group. An important source of this diversity is ethnicity. This activity considers ethnic minority elders. It is appropriate for instructional units on economics, politics, family relations and minority issues.

Objectives

Students will:

- identify important differences among older adults of different races and gender;
- recognize that older adults are a heterogeneous group;
- recognize that racial discrimination has lifelong implications; and
- identify what young people can do to improve the quality of their lives as older adults.

Key Terms

cultural diversity, ethnic minority, heterogeneity, minority status, poverty, dependency

Materials

Five handouts on multicultural awareness (see pages 50-60)

Procedures

1. Introduce the concepts of *ethnicity, minorities* and *heterogeneity*.
2. Divide the class into small groups. Give each group the handout material for one of the four ethnic minority groups: black, Hispanic, Asian/Pacific Islander and Native American. The overview handout (pages 50-52) on ethnic minority aging may be used as background information for the teacher, or may be given to students as additional information. Transparencies may be made of the charts and graph on sex ratio, marital status and income.
3. Each group makes a list of key points about their respective minority group of elders based on the handouts. Each group then selects five points from its list that students think represent the most important and unique characteristics of their minority group. In other words, what are the unique differences about the different ethnic minorities?
4. Each group shares its list of five unique characteristics. The teacher or students may write these characteristics on the board. Group findings then are compared.
5. Encourage discussion on the diversity within and among different minorities. Include gender differences in the discussions. Address ways in which discrimination in youth affects ethnic minority persons later in life.
6. End the discussion with practical information on how future generations may be able to avoid the difficulties of the present older generation. (See "Future Outlook" on page 52.)

Extension Activities

- Ethnicity includes persons who belong to white ethnic groups who are not necessarily "minorities" as defined by the United States Congress. Discuss unique characteristics of white ethnic groups.
- Invite older adults of different racial and ethnic backgrounds to discuss their experiences from a cultural perspective.
- Ask students to interview older persons of a cultural background different from their own.
- Contact the following organizations for additional information:

National Resource Center on Minority Aging Populations, San Diego State University Center on Aging, College of Health and Human Services, San Diego, CA 92182-0273; (619) 594-6765. The center publishes the *Minority Aging Exchange* newsletter.

Asociación Nacional Pro Personas Mayores, 3325 Wilshire Blvd., Suite 800, Los Angeles, CA 90010; (213) 487-1922.

National Pacific/Asian Resource Center on Aging, Melbourne Tower, Suite 914, 1511 Third Ave., Seattle, WA 98101; (206) 624-1221.

National Caucus/Center on Black Aged, 1424 K St., NW, Suite 500, Washington, DC 20005; (202) 637-8400.

National Hispanic Council on Aging, 2713 Ontario Road., NW, Washington, DC 20009; (202) 745-2521.

National Indian Council on Aging, 6400 Uptown Blvd., NE, Suite 510W, Albuquerque, NM 87110; (505) 888-3302.

Multicultural Awareness: An Overview Of Ethnic Minority Aging

(For Use With Lesson 11 On Page 48)

Although age sometimes is called the "great equalizer," today's older adults are a highly diverse group. Differences in income, health and social supports significantly affect the quality of their lives. An important source of this diversity is ethnicity.

The status and resources of many ethnic minority elders reflect social and economic discrimination experienced earlier in life. Consequently, minority groups in the United States have increased risks of poor education, substandard housing, poverty, malnutrition and generally poor health. Many, especially those who migrated to the United States, face cultural and language differences as well.

In recent years, the older population grew faster among minorities than among whites, and this trend will continue. In 1990, over 4 million persons, or about 13 percent of the population 65 and over, were nonwhite. This represents an increase of 1.5 million persons since the 1980 census. By 2025, 15 percent of the older population will be nonwhite, and by 2050, 20 percent are likely to be nonwhite.

Sex Ratio

The majority of older adults are women. The ratio of men to women, however, varies by age and race, depending on their average life expectancies. The following chart reflects these facts.

United States Sex Ratio for All Races 65+ in 1990

Men Per 100 Women

			AGE			
RACE	60-64	65-69	70-74	75-79	80-84	85+
White	87	82	75	65	53	38
Black	80	72	66	59	52	42
Hispanic	86	81	72	64	61	56
Asian/Pacific Islander	84	80	80	85	96	71
Native American	87	83	75	66	61	55

Adapted with permission from Emily M. Agree, *A Portrait of Older Minorities*, Washington, DC: American Association of Retired Persons, Minority Affairs Initiative, 1987; and Carrie L. Bacon, *Celebrating Diversity: A Learning Tool for Working with People of Different Cultures*, Washington, DC: American Association of Retired Persons, Minority Affairs Initiative, 1990.

Marital Status

The life expectancy and gender ratio affects the marital status of minority elders. Among all races, older men are more likely to be married, while older women are more likely to be widowed. About twice as many men than women are married. In addition to a lower life expectancy, the present generation of men 65 or over commonly marry women who are several years younger. This is why, in 1980, the average age of widowhood for women of all races was 56, with 85 percent of all wives outliving their husbands. Since there are far more single (widowed, divorced and never married) older women than men, widowed women seldom remarry, while widowed men often will remarry. The average life expectancy for women of all races at age 65 is over 80. This means that most married women will spend between 20 and 30 years as widows.

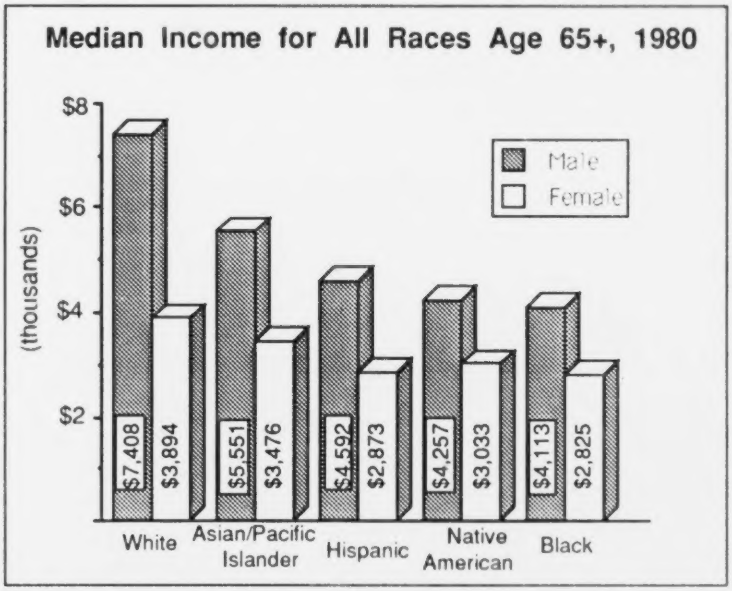
United States Marital Status of Persons 65+ in 1980

RACE/Gender	Married	Widowed	Divorced/ Separated	Single (Never Married)
WHITE				
Men	74.2%	13.9%	6.6%	5.4%
Women	36.1%	51.1%	6.0%	6.8%
BLACK				
Men	56.9%	22.1%	14.7%	6.3%
Women	25.0%	57.7%	11.6%	5.6%
HISPANIC				
Men	65.0%	16.0%	12.8%	6.3%
Women	30.8%	49.9%	12.3%	7.1%
ASIAN/PACIFIC ISLANDER				
Men	65.4%	12.9%	14.2%	7.5%
Women	30.2%	55.6%	10.1%	4.1%
NATIVE AMERICAN				
Men	59.7%	20.6%	13.6%	6.1%
Women	31.0%	55.1%	10.3%	3.6%

Total may exceed 100 percent due to percentage rounding

Income

Minority older adults typically are less likely to work in professions or jobs with high benefits. Less education, fewer skilled jobs, lower salaries and long periods of unemployment mean blacks are less likely to accumulate income, other assets, and/or benefits and pensions. Consequently, older blacks, on average, have less personal post-retirement income and are more dependent on Social Security benefits for the majority of their retirement than are older whites. The median income of older minorities is considerably less than that of older whites. For example, although African Americans comprise only 8 percent of the total older population, they represent nearly 35 percent of the low-income older adults.



Health Care

A special concern of minority elders is health care assistance. Cultural and language differences, along with physical isolation and lower income, often make using health care services difficult. Most minority elders, as well as white elders, remain in the community and are cared for by family, friends and relatives. Admission to a nursing home is usually a last resort. But as the number of frail elders continues to grow, so does the burden placed on those who care for them. Without government-sponsored social and health services, many older minorities could not survive.

Future Outlook

The status of minorities is not likely to improve greatly in the immediate future. The factors which largely determine the quality of life – education, employment, income and health – will not vary much among the minority population now approaching retirement age.

For younger minorities, the outlook is somewhat better. Increased opportunities for education and employment, resulting in proportionately higher incomes and larger benefits and/or pensions, along with improved health care, mean that the next generation of minority older adults may enjoy a higher quality of life than did their predecessors.

Efforts to enhance the status of minorities increase the likelihood of better living conditions, employment opportunities and health for minority elders. More can and should be done to encourage the use of available programs and services, both public and private.

Adapted with permission from Emily M. Agree,
A Portrait of Older Minorities, Washington, DC: American
Association of Retired Persons, Minority Affairs
Initiative, 1987; and Carrie L. Bacon, *Celebrating
Diversity: A Learning Tool for Working with People
of Different Cultures*, Washington, DC: American Association of
Retired Persons, Minority Affairs Initiative, 1990.

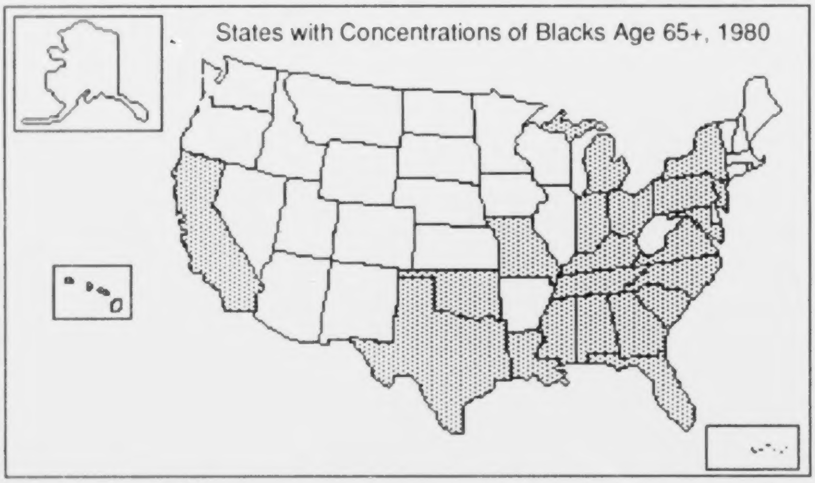
Multicultural Awareness: Older Black Americans

(For Use With Lesson 11 On Page 48)

Most black people in the United States are of African-American heritage. Their families' roots can be traced back to African origin and the slavery period in the United States. An increasing number of blacks in the United States include persons born in African countries, Haiti or the Caribbean Islands.

In 1980, about 2.1 million (8 percent) of the black population in the United States were 65 or over . Of that group, about 157,500 (7.5 percent) were 85 or over. Black older adults form the fastest growing segment of the black population. Between 1970 and 1980, the older black population increased 34 percent but the total black population increased only 16 percent. The 1990 census showed that 2.5 million (8 percent) of the black population in the United States were 65 or over. About 226,000 (9 percent) were 85 or over.

Approximately one-fifth of older blacks live in rural areas – a somewhat lower proportion than white older adults (about one-fourth) – and over 59 percent are concentrated in the Southeastern states. Of the remainder, most live either in the North Central or Northeast regions (see map).



Marital Status. Among both whites and blacks 65 or older, the majority of men are married and the majority of women are widowed. Among older males, however, more than twice as many blacks as whites are divorced or separated, and the proportion of widowed also is higher. The marital status of older black and white women is generally the same, except that the percentage of older black women divorced or separated is slightly higher.

Living Arrangements. About 94 percent of all older people live in the community rather than institutionalized settings. For older black people, this percentage is slightly higher (96). Since more older blacks than whites are widowed, divorced or separated, a smaller proportion live with their spouses. However, sharing a home with a grown child, usually a daughter, is a common living arrangement for older blacks.

Only 3 percent of all black elders, compared to 5 percent of white elders, live in nursing homes. This trend is more apparent among the oldest-old (85 and over), who generally are more likely to be widowed and in need of physical and medical assistance. Among the oldest population, only 12 percent of blacks live in nursing homes, while 23 percent of whites do.

Education. Unlike many immigrant minorities, older blacks were educated within United States school systems when access to educational resources was severely limited. Affirmative action and minority scholarship programs instituted over the last 30 years have not benefitted today's black *older* population.

Only 6 percent of older blacks have had no formal education. Among whites, however, the proportion is 4 percent. Those older blacks with formal schooling show a marked difference in educational achievement. For example, only 17 percent completed high school, compared with 41 percent among white elderly.

Employment. About the same percentage (13) of blacks and whites continue to work after age 65. Blacks are more likely to have experienced periods of unemployment, due to discrimination and other causes. Not only do black men accumulate less work experience, they also are more likely to leave the work force earlier.

Income. Older blacks – on average – have less personal post-retirement income and are more dependent on Social Security benefits for the majority of their retirements than are their white counterparts. The median income of older blacks is substantially less than that of older whites: about $4,113 for black men and $2,825 for black women, compared to $7,408 for white men and $3,894 for white women.

Poverty Status. In urban areas, 32 percent of black elderly live in poverty, while 11 percent of older whites are in poverty. In rural areas nearly one out of two black elderly live in poverty. In the rural areas, almost 40 percent of white women over 75 are poor, but over two-thirds (68 percent) of rural black women are in or near poverty.

Health. Black elderly are more likely to be sick and disabled and to see themselves as being in poor health than white elderly. They have higher rates of chronic disease, functional impairment, and indicators of risk, such as high blood pressure. At age 65-75, mortality of blacks is higher than that of whites. Blacks who are 75 or older have lower mortality rates but higher rates of poverty and illness.

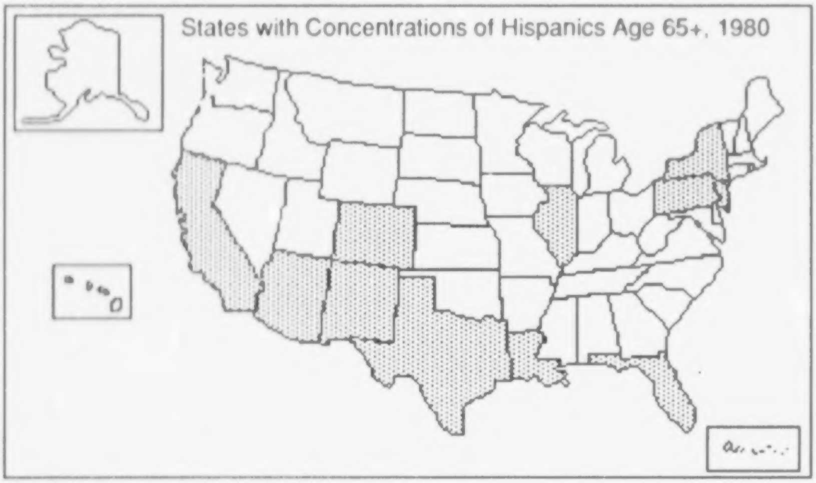
(Note: Unless otherwise noted, all
statistics are from 1980 U.S. Census.)

Multicultural Awareness: Older Black Americans

(For Use With Lesson 11 On Page 48)

In the United States and Puerto Rico, *Hispanic* is used as a generic term that refers to persons of Spanish heritage, Spanish-speaking or Spanish-surnamed. The three major subgroups are made up of persons and their descendents from Mexico, Cuba and Puerto Rico. An increasing number of Hispanic people in the United States come from Central and South America.

In 1980, nearly 673,000 (about 5 percent) of the Hispanic population were 65 years of age or over and, of those, almost 45,000 (6.6 percent) were 85 or older. The 1990 census showed that 1,150,000 (5 percent) of the Hispanic population in the United States were 65 or over. About 91,400 (7.9 percent) were 85 or over. The vast majority of older Hispanics live in four states, each with different concentrations of Hispanic groups. While the majority of the Hispanic population in California and Texas are from Mexico and Central America, Florida attracts the Cuban population and New York receives a large number of immigrants from Puerto Rico and the Caribbean Islands.



Marital Status. Nearly twice as many Hispanic men as women age 65 and older are married and living with their spouses. The number of older Hispanic men and women either divorced or separated is nearly twice that of whites, but the same proportion of Hispanic and white women are widowed.

Living Arrangements. About 97 percent of older Hispanics live in households in the community, either alone, with family members or with nonrelatives. Seventy-two percent of older Hispanics live with at least one family member, a slightly higher percentage than with white elderly (69 percent). Only 10 percent of Hispanics 85 and older are in nursing homes, compared to 23 percent of whites 85 and older.

Education. Of all older minority adults, those of Hispanic heritage are the least educated. The proportion with no formal schooling is eight times as great as for whites. Of Hispanics 65 and older, 16 percent have had no education and only 19 percent graduated from high school.

Employment. The percentage of older Hispanics in the labor force is the same as that in the white population (13 percent). The percentage of unemployed workers is nearly twice as great among older Hispanics (9) as among whites (5).

Income. The median personal income of Hispanic men 65 or older is $4,592, or 62 percent of that for white males the same age. Older Hispanic women have a median income of $2,873, while white older women have a median income of $3,894.

Poverty Status. The percentage of older Hispanics with incomes below poverty level is twice as large (26 percent) as among older whites (13 percent). Poverty rates are higher in rural than in urban areas, and higher among women than men. Rural women are the most impoverished group of all. For example, among older Hispanics, 38 percent of rural women have a below-poverty income, compared to 21 percent of rural white women.

Health. Of all persons 65 and over living in the community (not in nursing homes), 85 percent report at least one chronic ailment. Forty-five percent report some limitations in performing day-to-day activities. Hispanic elderly have somewhat higher rates of activity limitations (48 percent) and have more days per year in bed because of illness.

(Note: Unless otherwise noted, all
statistics are from 1980 U.S. Census.)

Multicultural Awareness: Older Americans From Asia And Pacific Islands

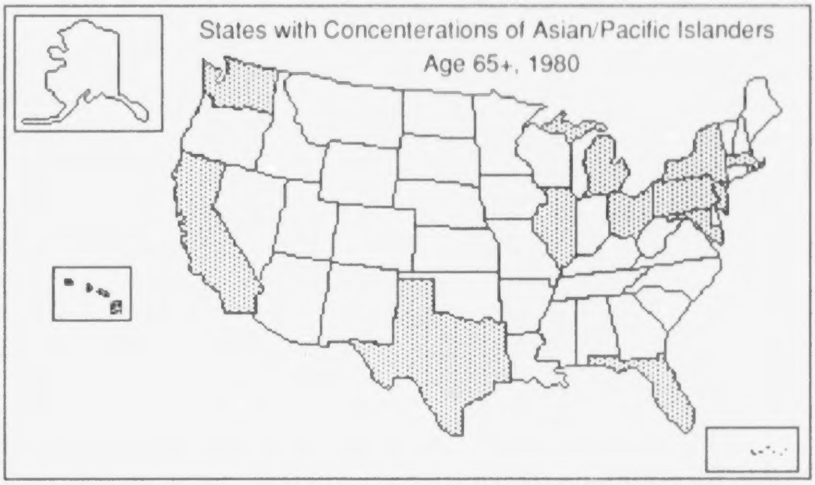
(For Use With Lesson 11 On Page 48)

Asian/Pacific Islanders is used as a collective phrase to identify people who originate from Asia or the Pacific Islands. These include a number of distinct cultural groups: Asian Indian, Cambodian, Chinese, Filipino, Guamanian, Hawaiian, Japanese, Korean, Samoan, Vietnamese and others. While there are perceived common physical features and some similar cultural values, these groups represent a vast diversity of languages, backgrounds, histories and cultures.

Although diverse in origin, Asian/Pacific Islanders share an immigrant history and similar treatment under United States law. Older Asian/Pacific Islander adults consist mainly of three groups: migrants who arrived during the turn of the century; children born to these immigrants; and older migrants, primarily from Southeast Asia, who entered the United States with their families in the 1970s.

Between 1965 and 1975 there was a four-fold increase in the number of Asian/Pacific Islander elderly. About 221,500 (6 percent) of the Asian/Pacific Islander population are 65 or over. Of those, about 15,000 (6.8 percent) are 85 or over. The 1990 census showed that 450,000 (6 percent) of the Asian/Pacific Islander population in the United States were 65 or over. Of these, about 28,600 (6.4 percent) were 85 or older.

Approximately 10 percent of older Asian/Pacific Islanders live in rural areas and over 55 percent are concentrated in California, Hawaii and the State of Washington. Of the remainder, most live either in the New York/New Jersey metropolitan area, or in Illinois and Texas.



Marital Status. As in the white population, the majority of Asian/Pacific Islander men 65 and over are married, while the majority of women are widowed. Asian/Pacific Islander women are much more likely to be married than their white counterparts, with a smaller proportion remaining single in their later years.

Living Arrangements. Of all older Asian/Pacific Islanders, 96 percent live in the community (outside of institutions) and only 19 percent live alone; whereas 94 percent of older whites live in the community and 30 percent live by themselves. The proportion of older Asian/Pacific Islanders living in nursing homes (2 percent) also is lower than that of whites (5 percent). This difference is even more pronounced among the oldest-old (85+), with 10 percent of Asian/Pacific Islanders in nursing homes, as compared to 23 percent of whites.

Education. Recent Asian/Pacific Islander migrants include a large number of well-educated professionals. Even so, more older Asian/Pacific Islanders lack a formal education than whites (13 percent versus 1.6 percent). Of all minority elderly, Asian/Pacific Islanders have the greatest proportion of high school graduates (26 percent), yet this still is less than white elderly (41 percent).

Employment. Asian/Pacific Islanders are more likely to continue working after age 65 than whites. Even at age 75 and over, approximately 16 percent of all Asian/Pacific Islanders work. These figures may relate to the high number of self-employed Asian/Pacific Islanders (about 25 percent), many as farmers or in small businesses.

Income. Median income for older Asian/Pacific Islander men (65 or over) is less than that of white men in the same age group: $5,551 versus $7,408. The comparable figures for women are $3,476 for Asian/Pacific Islanders, and $3,894 for whites.

Poverty Status. The proportion of older Asian/Pacific Islanders living below the poverty level compares closely to that of the white elderly population. Overall, 14 percent of older Asian/Pacific Islanders and 13 percent of older whites live below the poverty level. In rural areas, slightly fewer Asian/Pacific Islander elderly live at or near poverty level than whites (26 versus 27 percent). Of rural women 75 and over, 37 percent of Asian/Pacific Islanders and 40 percent of whites are in or near poverty.

Health. Certain types of cancer, hypertension and tuberculosis are major health concerns of older Asian/Pacific Islanders. Relatively little data exists on the use of health services by older Asian/Pacific Islanders, but a few studies have documented that Asian/Pacific Islander older adults are less likely to use formal health care services, such as those reimbursed under Medicare. Cultural and language differences, a reliance on folk medicine, and a distrust of Western medicine help to explain these tendencies.

(Note: Unless otherwise noted, all
statistics are from 1980 U.S. Census.)

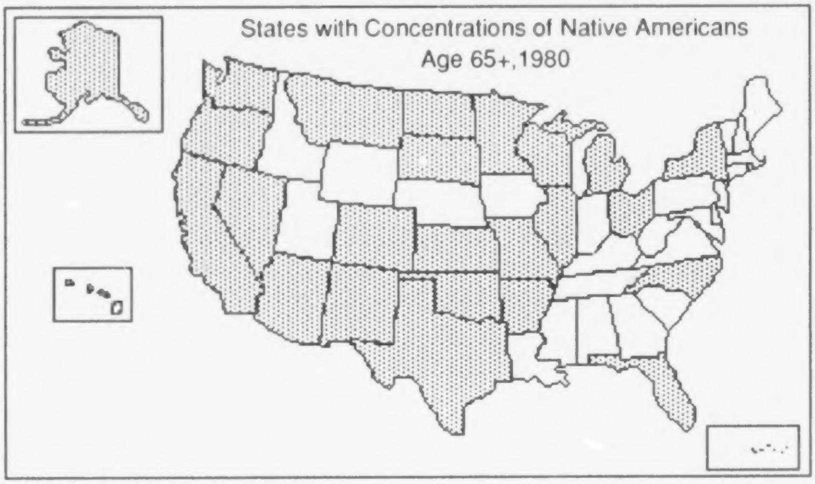
Multicultural Awareness: Older Native Americans

(For Use With Lesson 11 On Page 48)

The Native American Indian population consists of the American Indian, Eskimo and Aleut. These groups include more than 500 federally identified tribes with unique languages, customs, cultures and traditions. Congress and the Bureau of Indian Affairs – not the individual States – are the final arbitrators of questions regarding the needs of Native Americans. Older Native Americans generally have less access to government assistance, which increases their risks of substandard housing, poverty, malnutrition and poor health.

The proportion of older adults among the Native American population has grown faster than in other minority groups. Between 1970 and 1980, their numbers increased by 65 percent, a rate twice that of the white or black elderly. About 79,500 (5 percent) of the Native American population are over 65. Of these, about 6,100 (7.7 percent) are 85 or over. The 1990 census showed that 116,000 (6 percent) of the Native American population in the United States were 65 or over. Of these, about 12,200 (10.5 percent) were 85 or older. The number of Native Americans 85 or older doubled between 1980 and 1990.

About one-quarter of the older Native Americans live on American Indian reservations or in Alaskan Native villages. Over half are concentrated in the Southwestern states of Oklahoma, California, Arizona, New Mexico and Texas. Of the remainder, most live in states along the Canadian border.



A far greater proportion (52 percent) of older Native Americans live in rural areas than is the case with any other subgroup of the population. About 10 percent of older Asian/Pacific Islanders and Hispanics, 20 percent of older blacks and 26 percent of whites live in rural areas.

Marital Status. The marital status of Native Americans is comparable to that of the white population. Of Native Americans and whites 65 and over, the majority of men are married and the majority of women are widowed. Like Asian/Pacific Islander women, older Native American women are more likely to be married in their later years than are white women.

Living Arrangements. About 96 percent of older Native Americans live in households in the community; the remainder live in institutions. About the same percentage of older Native Americans as older whites are living with family members (66 versus 65). For both groups, more men than women live with family members. As with other minority groups, the proportion of older Native Americans in nursing homes is low. This trend is most apparent among the oldest-old (85+), with 13 percent of Native Americans compared to 23 percent of whites living in nursing homes.

Education. Older Native Americans have been educated almost exclusively within the public school systems. The quality of that education, both on and off reservations, often has been poor. Nearly 12 percent of all older Native Americans have no formal education; about 22 percent have graduated from high school.

Employment. About the same number of Native Americans and whites continue to work after age 65 (12 and 13 percent, respectively). Nearly twice as many older Native Americans as older whites, however, are unemployed and actively seeking work (9 versus 5 percent).

Income. The median income for Native American men 65 and over is $4,257, compared to $7,408 for comparable white males. For women in this age group, the median income is $3,033 for Native Americans and $3,894 for whites.

Poverty Status. Overall, 32 percent of Native Americans (versus 13 percent of whites) 65 or older live below the official poverty level. In urban areas, 25 percent of older Native Americans are in poverty; in rural areas, the proportion is even higher – 39 percent in 1980.

Health. Indian Health Service figures for 1980 show average life expectancy for Native Americans to be 65 years, eight years less than that of whites. The major health problems of older Native Americans are tuberculosis, diabetes, liver and kidney disease, high blood pressure, pneumonia, and malnutrition. The majority of older Native Americans rarely see a physician, primarily because the elderly needing medical assistance often live in isolated areas and lack transportation. Other reasons relate to a long-standing reliance on ritualistic folk healing and a different cultural understanding of disease – factors often neglected or overlooked by health care professionals and planners.

(Note: Unless otherwise noted, all
statistics are from 1980 U.S. Census.)

LESSON 12

Elder Migration: Grandparents And Where They Live

Introduction

We live in a mobile society. Many young people have experienced firsthand the consequences of moving. Many have parents and/or grandparents living some distance away. This activity is designed to help students understand how migration influences population change. This activity can be included as an extension to units on immigration, family life, public policy and contemporary issues.

Objectives

Students will:

- give reasons why adults of different age groups change residences;
- identify migratory patterns among older adults; and
- explain possible effects of elder migration on families and communities.

Key Terms

migration, mobility, proximity, relocation

Materials

Handouts: Student survey, fact sheet and maps (see pages 63-66)

Procedures

1. Introduce the topic by asking students how many have moved (changed residences) across state or national boundaries in their lifetimes. List the different states (and countries) on the chalkboard, or use a map to identify locations.
2. Discuss the following points, emphasizing similarities and differences in the needs and desires of different age groups.
    a. List common reasons why people who are in their early 20s move (going to college, new job, to be closer to boyfriend/girlfriend, to be closer to/farther away from family). How many students plan to move when they are older? If so, where?
    b. List common reasons why people who are middle-aged or approximately the age of students' parents move (to be closer to family, change of jobs, move to a bigger house, separation or divorce in family). In what ways do students think moving is good or bad for young persons when the family or parents move? In what ways do students think moving away is good or bad for older family members, such as grandparents and other relatives?
    c. List common reasons why adults over 60 move (to be closer to/farther away from family, changed jobs, retired, need smaller housing, widowed, warmer climate, to be with friends). How might the condition of grandparents living long distances from their grown children and grandchildren affect family relations? In what ways would communities benefit from having older adults move into their region? Where would the students like to live when they get older? Why?

3. Ask students to complete the survey (page 63) about their grandparents. Students will need to do this assignment as homework in order to get information from their parents or grandparents. A smaller group of students can be responsible for tabulating findings, but the entire class should be involved in drawing conclusions based on their findings. Based on the survey, what conclusions can students draw about the migration pattern and living arrangements of their grandparents? What geographic setting, climate, activities and proximity to families do students think older adults prefer?
4. Using different-colored markers, plot on a map transparency (page 66) the birthplaces of grandparents. The map will readily show migration patterns among students' grandparents over their lifetimes.
5. Discuss information on the fact sheet (pages 64-65) which corresponds to the items on the survey.

Extension Activities

- Invite to class older adults who reside in different housing arrangements (own house, senior housing, apartment, nursing home). Arrange an intergenerational discussion group around such topics as: advantages and disadvantages of age-segregated housing; affordable housing for all ages; and what it is like living alone, living with one's grown children and living in a nursing home.
- Investigate local and state programs for senior housing. Students might contact state agencies on aging, local senior centers and local administrators of senior housing. Offer as an alternative or extra assignment that students visit and report their observations of different senior housing facilities.
- Have students plan their own retirement homes. Where and with whom would they like to live when they are older? Why?

Elder Migration: Student Survey

(For Use With Lesson 12 On Page 61)

Directions: The following questions will help us investigate where older family members live. Answer for up to two grandmothers and two grandfathers. If you have more than four, arbitrarily choose the ones you know best. If you have fewer than four living grandparents, leave the others blank.

	Grandmother		Grandfather	
	#1	#2	#1	#2
1. Does your grandparent live in the (a) city, (b) suburb or (c) rural community?	______	______	______	______
2 Approximately how long does it take to get to your grandparent? (hours: 1/4, 1/2, 1, 2, 3, etc.)	______	______	______	______
3. In what state or country was your grandparent born?	______	______	______	______
4. In what state or country does your grandparent currently live?	______	______	______	______
5. Has your grandparent moved in the last 10 years? (yes or no)	______	______	______	______
6. If yes, did your grandparent move to a different community?	______	______	______	______
7. Did he or she move to a different type of housing (e.g., house, apartment, senior housing, nursing home)?	______	______	______	______
8. What was the primary reason your grandparent moved? (a) to be closer to family; (b) to have a place with less upkeep; (c) to be in a different climate; (d) for a safer place; (e) to be closer to service such as health care, stores, etc.; (f) other: ____________________	______	______	______	______

Elder Migration: Fact Sheet

(For Use With Lesson 12 On Page 61)

1. Cities, Suburbs or Country

In 1987, 31 percent of the older population lived in America's central cities, 42 percent in suburbs and 27 percent in rural areas. The suburbs have the greatest increase in the number of older adults. Suburbs offer more services than rural communities and do not have the problems of urban settings. The proportion of older people living in cities differs for ethnic minority groups: 55 percent of all older African Americans, 53 percent with Spanish surnames and 24 percent of the white population.[1] Satisfaction with life does not seem to vary for older adults based on whether they live in urban, suburban or rural settings.

2. Proximity to Family

When families are geographically distant, it is generally due to the mobility of adult children, not the mobility of the grandparent generation. Approximately 80 percent of older adults with children live less than one hour away from at least one child. Approximately 50 percent have at least one child within 10 minutes of their home.[2] Physical distance, however, is not a good measure of emotional distance within families. Most older adults are in regular contact with family members. Most older adults (96 percent) report that they do not want to live with their children, preferring to live independently.[3]

3. Place of Origin

The diversity among older adults is seen by their cultural backgrounds, represented by their many lands of origin. Older people cannot be viewed as a homogeneous group, but are heterogeneous with a variety of backgrounds.

4. States with Largest Numbers of Older Adults

Over half of the older population lives in eight states: California (3.1 million), Florida (2.4 million), New York (2.4 million), Pennsylvania (1.8 million), Texas (1.7 million), Illinois (1.4 million), Ohio (1.4 million), Michigan (1.1 million).[4]

5. Mobility of Older Adults

Older adults are less likely to relocate than younger adults. Between 1975 and 1980, 23 percent of the older population moved, compared with 48 percent of those under 65.[5]

(continued)

[1] Bureau of the Census. *Population Profile of the United States: 1989.* Current Population Reports. Special Studies Series P-23, No. 159, U.S. Department of Commerce, 1989.

[2] Shanas, E. "Older People and Their Families: The New Pioneers," *Journal of Marriage and the Family*, 1980, 42, 9-14.

[3] Transamerica Life Companies. "2 Generations View Their Financial Futures." Los Angeles, CA: 1A, July 1988.

[4] Bureau of the Census. *1990 Census of Population.* General Population Characteristics, 1990.

[5] Longino, C. F.; Biggar, J. C.; Flynn, C. B.; and Wiseman, R. F. *The Retirement Migration Project. Final Report to the National Institute on Aging.* University of Miami, 1984.

6. Relocating to New Communities

Older adults are less likely to move to a different community than are younger adults. However, when they relocate to a different state, it is more likely to be to the Southern or Western United States. In 1985, the top five states to which older persons moved were: Florida, California, Arizona, Texas and New Jersey. The top five states from which older adults moved were: New York, California, Illinois, Florida and New Jersey.[6]

7. Types of Housing

Older adults are more likely to move to a different type of housing within the same community. The majority of older people live in independent housing, either owning their own homes (75 percent) or renting (25 percent). Of those owning their own homes, 83 percent own their homes free and clear. The median value of housing owned by older people in 1985 was $52,281. Most houses owned by older adults were built before 1950.[7]

While most older people (86 percent) prefer never to move,[8] they may move to housing which better fits their needs. For example, congregate housing facilities may offer meals, housekeeping, recreational and health services. About 5 percent of the 65-plus age group live in long-term care institutions (nursing homes).

8. Reasons for Moving

Older adults may choose to move for a variety of reasons, including climate, safety, services, maintenance requirements and proximity to family. Among the old-old (over 75), relocation is more likely to accommodate changing needs. Like all ages, adjustment to moving is easier when individuals feel they have a choice, when they are part of the decision-making process and when they feel they are maintaining a level of independence.

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[6] U.S. Senate Special Committee on Aging. *Aging America: Trends and Projections*. 1987-88 Edition. Washington, DC, 1987.

[7] U.S. Department of Commerce and U.S. Department of Housing and Urban Development. American Housing Survey for the United States in 1985. Washington, DC: IA, December 1988, 332. Current Housing Reports, H-150-85.

[8] Survey conducted for the American Association of Retired Persons (AARP). Reported in *Older Americans Reports*, June 5, 1987, 9.

Elders Migration Maps

(For Use With Lesson 12 On Page 61)

Directions: With a red marker, plot where grandparents were born. With a blue marker, plot where grandparents currently live.

LESSON 13

Laws Promoting Healthy Aging: A Comparison Of Japan And The United States

Introduction

This activity compares legislation passed in the 1960s in both Japan and the United States. Students will consider examples of government attempts to improve the health and happiness of its older citizens. Underlying these laws are culturally different values and attitudes about older adults. This activity is appropriate for units on aging, health, government and human development. It can be used as an interdisciplinary unit for health, language arts and social studies.

Objectives

Students will:

- recognize that government has a role in promoting the general health and welfare of its citizens;
- compare attitudes about older adults in Japan and the United States;
- know the intent of the Older Americans Act; and
- evaluate legislative attempts to improve the quality of life for older citizens.

Key Terms

attitudes, cultural norms, health care, Older Americans Act

Materials

Handout, "Laws Promoting Positive Aging: A Comparison of Japan and the United States" (see page 69)

Procedures

1. Ask students what they already know about Japanese culture and attitudes. Briefly discuss possible differences in attitudes in Japan and the United States, such as Japan's emphasis on the group rather than the individual, and on age rather than youth.
2. Introduce the handout (page 69) and read aloud the introduction to Japan's National Law for the Welfare of the Elders (1963) and the United States' Older Americans Act of 1965.
3. Discuss the differences in the choices of words in the introductions to the Japanese and American laws. Students probably will note the terminology in the Japanese law: "love," "respect," "wholesome" and "peaceful." In contrast, the United States law refers to the "inherent dignity of the individual." The United States law suggests that older people are entitled to "equal opportunity" as citizens, not additional opportunity because of age.
4. Additional information which reflects Japanese attitudes toward older adults follows. Read each statement and ask the class to draw comparisons with attitudes in the United States.

(continued)

- Japanese law requires the Japanese National Railways to reserve seats for the aged and the handicapped. The seats are a silver-grey color and are called the "Silver Seats."
- Older adults in Japan usually do not try to hide their age. In Japan, it is proper etiquette to ask older persons their ages and to extend congratulations to them for their old age.
- Most Japanese over 70 receive all of their medical care free, including physician-prescribed medicines. All older Japanese receive free yearly medical examinations.
- Traditionally, the first son's wife (the daughter-in-law) assumes most of the responsibility for taking care of older parents.
- In 1963, the Japanese made "Respect for Elders Day" a national holiday. Octogenarians (80 year olds) and centenarians (100 year olds) are awarded medals for reaching old age.

5. Although differences between Japan and the United States are noticeable, problems are similar. In order for students to have a balanced view, review the following points and invite student comments.

- As in the United States, the ability to provide family care for older parents in Japan is changing as the older population increases and more Japanese women are employed.
- The current youth generation in Japan does not have the same reverential treatment of older people as their parents or grandparents did when they were young.
- Attitudes toward older people in Japan are changing. Respectful behavior (such as giving one's seat to an older person) once was maintained by the traditional culture. The fact that Japanese laws are being passed to promote fundamental values which once were maintained by cultural norms suggests changes in attitudes. As the Japanese become more westernized, so are attitudes about aging.

Extension Activities

- Ask students to rate – on a scale of 1 (low) to 10 (high) – the extent to which they believe the United States is meeting each of the 10 objectives of the Older Americans Act. Discuss ratings with the class.
- Have students write a Younger Americans Act which would address the psychological, social and physical needs of young people. The proposed law should present general objectives, such as those shown in the handout on the Older Americans Act, and specific laws which would address those objectives. Compare students' proposed objectives for younger Americans and the existing law for older Americans.
- Students can research topics that relate to any of the objectives of the Older Americans Act of 1965. Examples of contemporary political issues related to health include the following:
    1. quality health care regardless of economic status;
    2. affordable and safe housing without fear of crime;
    3. quality institutional (nursing home) care;
    4. meaningful social, recreational and educational community activities;
    5. ethical issues related to living wills and euthanasia; and
    6. elder abuse.
- Invite local persons who are natives of Japan or other countries to discuss how younger and older persons are treated in their countries of origin.

Laws Promoting Healthy Aging: A Comparison Of Japan And The United States

(For Use With Lesson 13 On Page 67)

Below are the prefaces to laws passed in Japan and the United States. What are the laws trying to promote? In what ways are the laws different? In what ways are cultural attitudes and values revealed in the wording of the laws?

National Law for the Welfare of the Elders: Japan, 1963

> The elders shall be loved and respected as those who have for many years contributed toward the development of society, and a wholesome and peaceful life shall be guaranteed to them. In accordance with their desire and ability, the elders shall be given opportunities to engage in suitable work or to participate in social activities.

Older Americans Act of 1965: Declaration of Objectives for Older Americans

> The Congress hereby finds and declares that, in keeping with the traditional American concepts of the inherent dignity of the individual in our democratic society, the older people of our Nation are entitled to . . . equal opportunity to the full and free enjoyment of the following objectives:
>
> 1. An adequate income in retirement, in accordance with the American standard of living.
> 2. The best possible physical and mental health which science can make available and without regard to economic status.
> 3. Obtaining and maintaining suitable housing, independently selected, designed and located, with reference to special needs and available at costs which older citizens can afford.
> 4. Full restorative services for those who require institutional care, and a comprehensive array of community-based, long-term care services adequate to appropriately sustain older people in their communities and in their homes.
> 5. Opportunity for employment, with no discriminatory personnel practices because of age.
> 6. Retirement in health, honor and dignity – after years of contribution to the economy.
> 7. Participating in and contributing to meaningful activity within the widest range of civic, cultural, educational, training and recreational opportunities.
> 8. Efficient community services, including access to low-cost transportation, which provide a choice of supported living arrangements and social assistance in a coordinated manner and which are readily available when needed, with emphasis on maintaining a continuum of care for the vulnerable elderly.
> 9. Immediate benefit from proven research knowledge, which can sustain and improve health and happiness.
> 10. Freedom, independence, and the free exercise of individual initiative in planning and managing their own lives; full participation in the planning operation of community-based services and programs provided for their benefit; and protection against abuse, neglect and exploitation.

LESSON 14

Claude Pepper's First Bill

Introduction

Claude Pepper was a United States congressman from Florida. He was born in Alabama and graduated from Harvard Law School. He was known nationally as "Mr. Aging" for his advocacy for older Americans. Prior to his position as a member of Congress, Claude Pepper served as a state legislator in Florida. The first bill he introduced and saw passed in Florida was a law that would issue fishing licenses free to those over age 65. This activity encourages students to think about legal entitlements and limitations based on age. It is appropriate for units on lawmaking, rights and responsibilities, public policy, or special interest groups.

Objectives

Students will:

- identify needs of older citizens;
- explain reasons for age-based legislation;
- develop reasons for supporting a political viewpoint; and
- analyze factors influencing decision making in local, state and federal governments.

Key Terms

age-based laws, age discrimination, special interest or advocacy groups

Materials

Handout: "The Case of the Controversial Fishing License" (see page 72)

Procedures

1. Introduce the handout, which is the first bill Claude Pepper proposed as a representative to the Florida State Legislature.
2. Divide the class into small discussion groups. Students should discuss the merits of the proposed bill and reach an agreement as to whether or not it should be passed.
3. Compare group responses, which will include attitudes toward age-based laws. For example, why should there be a special bill for people over age 65? To what are older persons entitled? What assumptions are made about older adults by those who might support or oppose such a bill? Are incomes of older adults relevant for such entitlements? Would your attitude about the bill change if you were 65?
4. Point out that Social Security, Medicare and many other laws are based on age. Have students identify laws which entitle or restrict young people, such as laws on driving, drinking, voting, education and employment.

This activity was developed by Steven Wisensale,
associate professor at the School of Family Studies,
University of Connecticut, and is used with permission.

Extension Activities

- Invite older adults to class to discuss their viewpoints of age-based laws which give them certain rights and restrictions.
- Have students make a wish list of laws they would like to see passed that would encourage a full, enjoyable, active life for all young people in the United States. The list might include lowering the minimum age for employment, drinking and driving; or offering free medical benefits, guaranteed minimum income, free recreational programs and optional school enrollment. Contrast and highlights similarities of their list with one that older adults might propose.

The Case Of The Controversial Fishing License

(For Use With Lesson 14 On Page 70)

Assume that you are a state legislator and the following legislative bill is introduced:

> HR 2121 – An act to allow for the issuance of a fishing license without charge to those 65 or older who so apply for said license.

Prior to voting for or against such a proposal, what questions would you ask? What information would you need? Are there any political risks either in supporting or opposing this proposal? How would you explain or justify your vote to representatives of an interest group who wanted you to vote the other way?

LESSON 15

Town Budget Meeting Simulation: Young Versus Old

Introduction

Fiscal constraints on municipal, state and national budgets require government officials to make difficult decisions about which programs to support. Special interest groups sometimes are organized in behalf of different age groups, especially children and older adults. An intergenerational approach to budgetary matters acknowledges the needs of and reciprocity among all age groups. Creative alternatives to age-segregated programs provide more services to more people, but will require changes in attitudes. This activity is appropriate for civics or economic classes. It is an effective intergenerational activity.

Objectives

Students will:

- identify needs of younger and older citizens;
- develop reasons for supporting a political viewpoint; and
- practice negotiating and problem-solving skills.

Key Terms

intergenerational relations/programs, special interest or advocacy groups, fiscal responsibility

Procedures

1. Ask students to imagine that they live in a community where 20 percent of the residents are under the age of 15 and 20 percent are over the age of 65.
2. Divide the class into two groups, one group being advocates for young people and the other group representing older adults. Have each group discuss among themselves what their special interests are. For example, what are their primary concerns as advocates for young people? Old people? What kinds of problems regarding young and old people do they think should be addressed by the town council? What kinds of special programs and services would they like the town to support?
3. Ask each group to present its respective concerns. Make a list for each group on the chalkboard.
4. Imagine next that the town council has been awarded a grant of $50,000 to be used on any community program(s) which would serve its residents. Program ideas might include new playground equipment, renovation of the senior center auditorium, developing programs at the teen center, hiring a drug counselor, hiring a geriatric nurse to assess needs of homebound residents, improving handicap accessibility at town buildings, including schools. Ask each group to develop a budget proposal for programs and services which would help young or old residents. Each group should develop logical and persuasive reasons why their proposed plan is necessary and what benefits are expected.
5. Ask group members to select spokespersons to represent their positions at the next town council meeting (class period). Spokespersons present their cases before the town manager or mayor (teacher). Allow some interchange of ideas and possible compromises.

6. Next, mix the two groups so that each group consists of advocates for both younger and older residents. Allow the groups time to devise a compromise budget which proposes programs that meet the needs of both older and younger people.
7. New group spokespersons then present compromise budget proposals to the class. Evaluate the proposals. Did the groups simply divide the money equally or did they seek programs which might benefit both age groups.

Extension Activities

- Invite the town manager or a town council member to class to answer questions regarding services for younger and older persons. Find out how the distribution of town resources is determined.
- Encourage students to attend local school board or town or city council meetings in which budget issues are being addressed. Students might attend with older residents who regularly attend the meetings.
- Have groups of students brainstorm creative ways in which existing age-segregated programs might be modified to permit intergenerational participation.

LESSON 16

Aging And Public Policy

Introduction

The expected increase in the older population will heighten political debates about the role of government in providing for the needs of older people. The reading for this activity gives background information on the role of government since 1930 and issues that will face government into the 21st century. The reading is more appropriate for students with average or above-average reading and comprehension abilities. The topic is appropriate for courses in government, economics and contemporary issues.

Objectives

Students will:

- list implications of demographic trends;
- identify the period in United States history when public policy addressed elder needs in notable ways;
- explain why baby boomers are the "trend generation;" and
- consider the combined implication of an increased proportion of minority and aged population.

Key Terms

centralized/decentralized government, entitlement programs, Great Depression, Medicaid, Medicare, means testing, service-delivery system, Social Security Act, Supplemental Security Income, trend generation

Materials

Handout: "Aging for the Twenty-First Century: Process, Politics and Policy" by Fernando M. Torres-Gil, and review questions (see pages 77-82).

Procedures

1. Introduce the handout as it relates to the course. Students can read the article as background information, using the review questions to increase comprehension.
2. Use the article as background information and an overview of the political issues on aging.
3. Familiarize students with terms listed in the handout. Teachers may decide to review the key terms before introducing the reading.

Extension Activities

- Have students gather related political cartoons, magazine articles and newspaper editorials for class discussion.
- The reading (pages 77-81) provides a balanced view without taking strong political positions. Supplement this reading with current articles supporting or opposing government programs for people of different age groups. Provide information representing multiple viewpoints and allow students to formulate their own opinions.
- Invite a representative from the senior center to explain the health and human services for older adults, such as nutrition programs, Medicare and friendly visitors.

- Discuss how the baby boomers, as the "trend generation," affected society at different ages. For example, when they were infants, the demand for baby products increased. When they were school age, new schools were built. The Beatles were popular when the baby boomers were teenagers. College campus protests during the late 1960s were organized by the baby boomers. Now working age, this generation's preoccupation is with making money. What trends do students foresee now that baby boomers are middle age, soon to be old age?
- Discuss the advantages and disadvantages of age-based versus need-based programs. Age-based programs, such as Social Security, do not carry the stigma of need-based programs, such as general welfare programs. Debates center around giving benefits to those who are *entitled* because of their previous contributions, and those who are *deserving* because of minimum incomes.
- Clip political cartoons from newspapers on issues related to aging, such as health care. Have students complete short research projects identifying the key issues illustrated by the cartoons.
- Invite political leaders to discuss future trends in public policy that affect young and old.
- Hold an intergenerational discussion group on selected political and economic issues that face all generations.

Aging For The Twenty-First Century: Process, Politics And Policy

(For Use With Lesson 16 On Page 75)

By Fernando M. Torres-Gil

The United States is in the midst of a demographic revolution with few parallels. Fully 12 percent of people will live longer and have fewer children. There will be many more older people, with the largest number occurring after the year 2000. The fastest-growing segment will be women over 85.

These demographic facts have important implications for providing health and human services to an older population and for allocating public benefits and services. The demographic revolution also raises other issues about the role of government in the delivery of public services and benefits and the public's receptivity about paying for those services. Should government be primarily responsible, or should there be a decentralized role involving local governments, individuals, and other nongovernmental groups such as church, neighborhood or family? Who should pay for these benefits and services? And finally, aging, being a lifelong process, requires a fundamental reexamination of how we instruct and require society to plan and prepare for its aging, particularly with predicted increases in life expectancy. The politics of aging must address these difficult issues, and the generations that age early in the next century must come to terms with a different set of circumstances and experiences than are now faced by older persons.

Looking Back

The modern politics of aging has been with us since the 1930s. Passage of the Social Security Act and a public recognition of the vulnerability older persons can face during economic crisis created societal receptivity to the establishment of public benefits and services. These factors also fostered the development of age-specific organizing and political activism. In short, age and aging became an accepted social and political movement during this period.

Until the decade of the 1980s, the traditional response had been to assume that the federal government has a responsibility for devising public benefits and services for older persons. The public has accepted the notion that tax dollars and public financing are necessary for funding those services. An elaborate service-delivery system has been developed for one class, and age increasingly has been an accepted identifier for special treatment. Ideologically, despite the swing between conservative administrations that favor less government and liberal administrations that lean toward large centralized federal authority, there has been little disagreement since the 1930s that the federal government should step in whenever a social need, crisis, or problem affecting the elderly has arisen.

This modern, traditional approach has met with significant accomplishments and overall success. The poverty rate for older persons has dropped. Older persons no longer have to face the specter of the poorhouse, as they did up through the Great Depression. They can rely, at the very least, on Supplemental Security Income, nutrition programs and congregate senior centers. Medicare and Medicaid provide a basic level of healthcare. And the elderly have considerably greater participation in the democratic process (witness their high levels of voting and their organized interest groups).

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Process, Politics and Policy," by Fernando M. Torres-Gil.
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The politics of aging, however, also is about a change in public values and attitudes about aging. Younger and middle-aged people and families increasingly realize that aging is not just about being old but about growing old and living longer. The rise of long-term care as a political and policy priority signifies the new-found awareness by families and younger groups that political and policy actions toward the elderly can have a direct impact on their own lifestyle choices, economic status and social relationships. So it can be said that the period from the 1930s through the 1980s has been a long, gradual evolution in the awareness by society about aging and living long.

The Trend Generation

Much has been said and written about that very large group born between 1946 and 1964, the "baby boomers," who represent the largest age group. The baby boomers are, for better or worse, a trend generation that, through its numbers, establishes new trends as it moves through the life cycle.

This trend generation will age and become, collectively, the largest group of older persons this nation will ever face. Sooner or later (probably later), members of this generation will recognize their mortality and develop a very deep interest in issues of older persons. And when that time comes, as it surely will, they will have a profound impact on the politics and policies of aging.

The trend generation is only now beginning to step onto the stage of political power and has yet to display any clear political directions or priorities or to identify its own leadership. It will be during the 1990s that the particular priorities and directions of the trend generation will begin to surface, and their leadership will begin to emerge. Their interests will intersect with the interests of those who are elderly at that time, people born between 1910 and 1926 who will be approaching their 70s and 80s, when their need for health and social services will be greatest. A third group, those born during the 1930s, will begin to obtain their share of public benefits and services at the moment when the solvencies and costs of many of those programs will come into question. And the trend generation will be exerting its political muscle. How to respond to and merge the competing interests of these generations will be the key challenge for policymakers and interest groups.

The future political profile of the trend generation – as it ages – requires much more understanding and analysis than this article can manage. But a close look at the questions and challenges that this generation presents is fundamental to understanding aging in the 21st century.

Challenges for the Future

The 1990s will reveal a host of issues, problems and challenges that will be particular to today's elderly and to those who follow. The four most central are outlined here.

1. *A restructuring of the current system of benefits and eligibility.* The current system of public benefits and services uses an extraordinary amount of public resources. Most of those benefits, particularly Social Security, have been earned by today's generations of elders. But in times of serious budget deficits and limited expansion of government, the large-scale entitlement programs become very visible to those who want to reduce government expenditures. Especially now that most older persons are reasonably healthy, well educated and independent, serious consideration will be given to raising eligibility criteria and age. In addition, issues of targeting

and means-testing benefits on criteria other than age probably will occur during the 1990s. Those criteria may center around need and functional ability. Serious examination of the organization and financing of services to the elderly also will occur.

2. *Provision of health and long-term care coverage.* The aging of the generation born between 1910 and 1926 highlights the critical gaps in providing long-term care for a population that prefers to remain at home and in the community. Not just because older persons desperately need long-term care services, but because families with elders will realize that it is in their best interest to have those services available, and they may even be willing to pay for them through public taxation. Also important is the increasing number of Americans without any health care coverage. If we adopt some form of comprehensive health care coverage for all Americans, regardless of age, it will help merge the political and social concerns of all generations.
3. *Accepting a multiracial and multigenerational society.* A major demographic change in the cultural and social profile of the nation will be its ethnic diversity coupled with its aging. By 2010, a large portion, perhaps a majority, of the U.S. population will be descendants of Hispanics, blacks, Asians and Pacific Islanders, and Native Americans. That growing cultural diversity reflects two demographic realities: growing numbers of older persons will be members of minority groups, and young minority populations will be a critical part of the labor force. The life expectancies of minorities, particularly Hispanics and Asians, are increasing at a more rapid pace than those of the nonminority population. And as they live longer, they will become a larger proportion of the elderly population. Issues of language and cultural difference, as well as racism and discrimination, will be even larger concerns early in the next century. Perhaps more revealing is the presence of growing minority groups who are relatively young. They will compose a large component of the labor force, and on them will lie the burden of maintaining productivity and economic prosperity. But if they remain a poorly trained and poorly educated group faced with serious obstacles to full participation in American social and political institutions, then the next century will see the fearful results of neglecting their well-being. The 1990s will be the last opportunity for government, the private sector, the public and the taxpayer to understand that it is in their best interest to launch a massive reinvestment in the human infrastructure (education, healthcare, job training) for those groups and to try even harder to mitigate all forms of racism, sexism, ageism and institutional discrimination.
4. *Preparing the population for the aging society.* The demographic revolution presents all institutions in the society – educational, political, economic, spiritual – with new realities. How do we prepare individuals, for example, to live up to 100 years and even longer, with most of that time in reasonable health? Preparing the public for the aging of society also involves resocializing younger groups to look toward the long term and to plan for a 50-, 60- and even 70-year career in the work force. It will involve educating children and young people about aging and its effect on their lives. We also will see a redefinition of what it means to be old. And here the trend generation probably will make a positive contribution. If we no longer see 65 as old and view the 60s and even the 70s as active years, we can erase the stigmas attached to aging and be better prepared politically to make fundamental changes in the current system of public benefits and services for older persons.

Strategies and Leadership

Enlightened political leadership must be recreated – leadership that does not pit one group against the other, that does not perpetuate imbalances in material resources, and that does not look at the aging of the society as a phenomenon exclusive to the elderly. An aging society, with all of its complexity and inherent contradictions, requires leaders with the moral vision and political courage to speak out for solutions, regardless of how potentially unpleasant or unpopular they may be. What we cannot afford are "cults of personality" and political celebrities who cater to our insecurities and political illusions and promise immediate palliatives. The "go it alone," "every man for himself" attitude will not suffice in the 1990s if the country is to redirect its resources toward regaining economic and social excellence.

Political strategies for the 1990s and enlightened leadership must come to terms with the prevailing politics of limitation, where we assume that we cannot help everyone and therefore, by default, leave people to fend for themselves. A politics of equity is required, wherein we attempt to respond to social problems and use government as the primary leader in devising solutions. How and when that will be done are uncertain, but the future will provide an opportunity to redirect our energies and renew a social commitment to the entire society.

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(EDITOR'S NOTE: Fernando M. Torres-Gil is professor of social work, University of California, Los Angeles, and former staff director of the House Select Committee on Aging.)

Review Questions: Aging For The Twenty-First Century

(For Use With Lesson 16 On Page 75)

Directions. Answer the following questions, based on the article "Aging for the Twenty-First Century."

1. List three demographic trends occurring in the United States.
   a.

   b.

   c.
2. In your own words, what are three questions and issues society faces regarding an older population?
   a.

   b.

   c.
3. What happened in the 1930s that set the stage for political programs for older adults?

4. What have been some of the accomplishments of government programs for older adults?
   a.

   b.

   c.
5. Give an example or explain how long-term care affects families and people of all ages.

6. What characteristic of the generation born between 1946 and 1964 enables it to be a trend generation?

7. What changes in benefits and long-term care for older adults does Fernando Torres-Gil foresee?

8. In addition to aging, what other major demographic change is occurring?

9. Why is it in the best interest of an aging society to invest in the health and education of minority young people?

10. Give an example of a political position that you believe would be both unpleasant and unpopular.

Do You Know These Terms?

Entitlement programs, unlike welfare, provide benefits regardless of income. Social Security is a public entitlement program into which all pay and are guaranteed a minimum income in old age or in disability.

Generational equity is a political expression which implies that entitlement programs for older adults are to blame for the difficulties of baby boomers and their children.

Long-term care is the kind of assistance needed for chronic disease or disability that prevents a person from taking care of himself or herself for a long time. Although many think only of nursing home care, long-term care includes adult day-care centers which offer assistance during the day when family members are away, and home health care such as walking and bathing, and chores from visiting nurses, therapists and aides.

Means testing refers to a process by which eligibility for government support is based on income and assets. Some suggest Social Security should be changed from a universal entitlement program to one for low-income persons only. Critics of means testing believe that people not in poverty would object to contributing to a fund just for low income persons.

Medicaid is a government assistance program that pays medical expenses, including the cost of nursing home and home health care, for people with limited income and assets. Eligibility is established by each state.

Medicare is a federal program that provides health care coverage to people over age 65 and others who qualify based on a disability. It provides limited coverage for skilled nursing care, up to a maximum of 150 days in a skilled nursing home, and limited benefits for home health services. It is limited to short-term or acute medical needs – hospitalization, doctors' care in and out of the hospital, and other care needed for a limited time due to an injury or illness.

Service-delivery system refers to the network of agencies that provide services to persons. Examples of service-delivery organizations are senior centers, nutrition sites, hospitals and visiting nurse programs.

Social Security Act, passed in 1935, was part of President Roosevelt's New Deal legislation that provided a pension for older adults. It is based on the concept of earned rights, rather than universal eligibility, so that it is not viewed as welfare, but as a public trust into which all pay and all are guaranteed an income in old age or disability.

Supplemental Security Income (SSI), formerly known as Old Age Assistance, provides income for low-income elders who are not covered adequately by Social Security. Although SSI is administered by the Social Security Administration, payments come from general funds and not from Social Security. Some states contribute to the SSI payment, which creates discrepancies in benefits from state to state.

Trend generation refers to the baby boom generation born between 1946 and 1964. Because of its numbers, it establishes new trends as it moves through the life cycle, influencing ideas, goods and services.

LESSON 17

Aging In The News

Introduction

Contemporary issues related to later life can be found in almost any daily newspaper or weekly tabloid. Political institutions face various complex issues as a result of the "graying" of society. Before introducing this activity, students will need some background on the significant demographic changes. This activity is appropriate for instructional units on economics, political process, special interest groups and contemporary issues. The material is divided into interrelated political and economic issues. The teacher may choose to combine or separate the economic and political portions of this activity, depending on the objectives of the course.

Objectives

Students will:

- list major political and economic issues related to aging; and
- relate contemporary issues about aging to their own lives.

Materials

Handouts: "Aging in the News: Political Issues" and "Aging in the News: Economic Issues" (see pages 85 and 86)

Procedures

1. Have the class think of political and economic issues related to older adults which national, state and local governments must address.
2. Divide the class into small groups. Ask each group to pretend they are historians or political analysts who want to know about the attitudes, influences and concerns related to old age during the 20th century. Part of their data involves analysis of news articles during that period. Give each group a copy of the political and/or economic collages titled, "Aging in the News" (pages 85 and 86).
3. Ask each group to make two columns on notebook paper. In the first column they are to develop generalized statements about people's attitudes and concerns based on the news headlines in the handout. For example, the headline "Rights of Older Workers Are Championed" suggests that people were demanding additional protections for older people as employees. Some headlines may raise more questions. For example, the headline "Social Security to Rise by 5.4% for Recipients" suggests that people on Social Security would be receiving increases in their benefits. However, the headline does not indicate how the increase granted by government compares with the cost of living increases.
4. After sufficient time, ask students to go back over their lists and to write in the second column how the issues they listed affect young and middle-aged people today, or will affect them when they become old.
5. Process group findings with the entire class, briefly discussing issues surrounding the various topics raised in the headlines. Emphasize in the discussion how issues of aging affect younger people both now and when they become older.

6. Have students collect advertisements and news articles related to aging for at least a week. Make an "Aging in the News" bulletin board using students' clippings. This does not have to be elaborate, but can make a visually powerful statement about the relevance of aging, from national policies to personal finances.

Extension Activities

- Invite a local political leader to discuss one or two issues related to aging that were addressed in the class.
- Invite a corporate human resources director to class to discuss changes in the workplace as the society ages.
- Invite an official from a local AARP chapter to discuss current political issues, such as the cost of health care. Ask the local chapter if it has audiovisual or print material on current topics.
- Invite the school guidance counselor to discuss career options that would involve working with or for older adults.

Aging In The News: Political Issues

(For Use With Lesson 17 On Page 83)

School Boards Reach Out To Elderly for Support

The New York Times, 8/26/91

Property-Tax Breaks for the Elderly

The New York Times, 12/1/91

Services for elderly a key in city election

The Hartford Courant, 9/28/91

The elderly lobby: a lesson in political effectiveness

The Hartford Courant, 2/3/92

Senators Hear of Indifference to Medicare Abuse

The New York Times, 10/3/91

Chinese Wait for Deaths of Their Leaders, Who Just Get Older

The New York Times, 1/24/92

Grandmother Convicted in Burglary Case

The New York Times, 1/23/92

Town plans for adult day care

The New York Times, 11/21/90

HELP FOR HOMELESS ELDERS

Aging Today, 6/91-7/91

Woman Files Age-Bias Suit Against Department of Aging

The New York Times, 10/3/91

Council authorizes group's use of senior center

The Hartford Courant, 10/4/91

Social Security to Rise By 5.4% for Recipients

The Hartford Courant, 11/29/91

Rights of Older Workers Are Championed

O.T. Week, 11/5/87

Bias In the Workplace Plagues Older Workers

The New York Times, 8/20/89

Law requires hospitals to inform patients about living wills

The New York Tmes, 11/22/91

AGE BIAS SUITS SHAKE AD WORLD

Aging Today, 10/11/91

How to Pay for Medicaid

The Hartford Courant, 11/1/89

ELDERLY WILL GET HELP ON INSURANCE

The New York Times, 11/5/91

Aging population strains services

The Hartford Courant, 7/23/91

Nursing home patients protest allowance cut

The Hartford Courant, 16/31/91

The Social Security Act makes idea of retirement discouraging

The Hartford Courant, 2/22/91

Want a Comfortable Old Age? Plan for Care, Experts Advise

The New York Times, 3/30/90

The Drive to House an Aging Population

The New York Times, 12/22/91

Baby-boom generation longs for the White House

The New York Times, 10/10/91

Volunteer Lawyers Visit the Elderly As Interest in Living Wills Grows

The New York Times, 11/21/90

How Schools Can Win Votes At the Polls

The New York Times, 9/17/89

kids vs. vets

The Hartford Courant, 1/24/92

Aging In The News: Economic Issues

(For Use With Lesson 17 On Page 83)

Pepsi Widens 'Generation' With New Pitch to All Ages

The New York Times, 1/20/92

Decline in Interest Rates Cuts Security of Retirees

The New York Times, 12/9/91

Magazines try to woo older readers

The Hartford Courant, 8/28/89

Elderly Get New Protections on Health Insurance

The New York Times, 11/5/91

Retirement could burst boomers' bubble

The Hartford Courant, 7/24/91

Legal Needs of Elderly Give Rise to New Specialty

The New York Times, 4/26/89

Boomers may find pensions a bust

The Hartford Courant, 7/30/91

Rising Costs Show Need to Plan Early for Long-Term Care

The New York Times, 3/30/90

Preserving Assets Of the Old and Ill

The New York Times, 3/23/91

Older workers are back in demand

The Hartford Courant, 11/15/87

Catering to Older Travelers

The New York Times, 9/25/91

ELDERS VOLUNTEER FOR 3.5 BILLION HOURS

Aging Today, 6/7/91

Budgeting tips for retirement

The Hartford Courant, 11/9/89

OLD MONEY, NEW POWER

The New York Times, 11/23/88

Child care field seeks older hands

The American Association for Retired Persons Bulletin, 1/89

Early retirements may mean money saved, skills lost

The Hartford Courant, 2/3/92

Sales of Home Elevators Gain As Nation's Population Ages

The New York Times, 10/3/91

When Security of Old Age Brings Financial Shenanigans and Theft

The New York Times, 12/16/91

Caregiving Competes With The Workplace

Connecticut Community Care, Inc., Volume 2, Edition 2

The Welcome Mat's Out for 'Granny Flats

The Hartford Courant, 8/25/91

Mining the Golden Years

The New York Times, 1/31/91

How retirement benefits are figured

The Hartford Courant, 10/24/91

Rural Towns Trying to Lure Retirees to Bolster Economy

The New York Times, 9/22/91

Certain pensions go up 3.7 percent

The Hartford Courant, 11/21/91

Nation's Elderly, Increasingly Secure, Are Prey to Theft by Trusted People

The New York Tlimes, 12/16/91

Is a Retirement Community For You?

Parade Magazine, 9/29/91

Giving time after retirement

The Hartford Courant, 11/1/89

LESSON 18

Selling To The Ages

Introduction

Marketing strategies rely on and perpetuate age-appropriate attitudes and behaviors. Advertisements can have both positive and negative effects on people of different age groups. One example commonly used in schools is the influence of cigarette advertisements on young people. This activity is appropriate for sociology, economics or business classes.

Objectives

Students will:

- identify products targeted for different age groups;
- explain the practical advantages for businesses in targeting goods and services for different age groups; and
- explain how advertisements promote stereotypes of attitudes and behaviors of different age groups.

Key Terms

age groupings, age norms, market targeting

Materials

Handout: "Market Targeting" (see page 89)

Procedures

1. Ask students to bring to class magazines whose targeted audiences are different age groups, e.g., *Disney Adventures, Cricket, Seventeen, Parent, Time, Modern Maturity.*
2. Using the handout on page 89, have students make a list of products and services targeted for different age groups based on advertisements in magazines. Under the column "Social Expectations," students indicate what assumptions are made about the interests and abilities of different age groups.
3. Discuss the accuracy of social expectations and age norms. Discuss the advantages and disadvantages of making assumptions or stereotypes about people based on their ages. For example, how do students feel about the general assumptions made about teenagers? How do students think older adults feel about the general assumptions made about old people?
4. For which age groups were students able to find the most advertisements? Discuss how shifts in demographic trends cause changes in the market. How do modern advertisements reflect a growing older population?
5. People change their attitudes about what is appropriate behavior and dress for different age groups. For example, what attitude changes about teenagers have occurred since the 1950s? Students may think about changing expectations about work, school, dress, dating or marriage. What attitude changes about older adults have students seen? Examples include more stylish clothes and active lives.

6. Discuss intergenerational appeals in advertisements where several age groups appear. Also discuss the fact that goods and services often are designed for one age group but marketed to another, such as children's items which are targeted to parents. Some advertisements for goods and services for older adults, such as nursing homes and household safety products, are targeted to adult children.

Extension Activities

- Have students go to different stores, such as grocery, automotive, department, clothing or toy stores, or examine store catalogs to make a list of products and services sold to different age groups.
- Have students choose products or services not commonly associated with older adults, such as video games, sports equipment and athletic wear. Think of reasons why older persons might be interested in buying these products. Students then can design advertisements for their products, keeping in mind that successful advertisements are not demeaning, but flattering to the targeted consumer.
- A natural extension of this activity would be to consider differences in gender expectations within age groups. Add to the discussions social expectations for boys and girls and men and women at different ages.

Market Targeting

(For Use With Lesson 18 On Page 87)

Directions: List goods and services that are marketed for different age groups. To help you with your list, look at store catalogs and newspaper and magazine advertisements. What social expectations (attitudes and behaviors) are implied by targeting sales to a particular age group?

Age Categories	**Goods/Services**	**Social Expectations**
Childhood		
Infants	*Example: stair guards*	*Cannot go up stairs alone safely*
Preschoolers		
School-age		
Adolescence		
Preteen		
Young teen		
Later teens	*Example: cigarettes*	*Want to feel like adults*
Adulthood		
Young adult		
Middle age	*Example: life insurance*	*Concerned about family*
Young-old		
Old-old		

LESSON 19

The Cost Of Living

Introduction

This activity compares the economic needs of older persons with those of younger persons. It is appropriate for instructional units in economics.

Objectives

Students will:

- compare the economic needs of younger and older persons;
- discuss reasons why the expenses for younger and older adults might vary; and
- understand that some expense areas may decrease, while others may increase.

Materials

Handouts: "Comparing Expenses: What Do You Think?" and "Spending Patterns of Men and Women" (see pages 92 and 93).

Procedures

1. Introduce the handouts. Ask students to complete the chart (page 92) on economic needs according to the instructions. Students may work in small groups.
2. Discuss the reasons for their answers, including the following points:
   - People's desires for material things (such as clothes, household goods and cars) do not change simply because they are older or have stopped working.
   - During retirement, people have more time for activities that require spending: recreation, travel, shopping, hobbies and eating out.
   - Health care costs (hospitalization, prescriptions and nursing care) increase for most older adults.
3. Introduce the handout on spending patterns of men and women (page 93). Students may work individually or in small groups to draw conclusions from the data. For example, at what age does spending peak for men and women? In what areas do expenses tend to decrease or increase as a person ages? How do the spending habits of men and women differ?
4. Discuss how the expenses might differ for married men and women, and for adults with dependent children. Discuss whether expenses drop later in life because the economic needs are less, or because older adults have less income to spend than middle-aged adults.
5. The following additional information about the financial status of older adults is from the U.S. Bureau of the Census, *Money Income of Households, Families and Persons in the United States, 1988*. Washington, DC: IA, October 1989 (Current Population Reports, Series P-60, No. 166).
   - In 1988, 12 percent of persons over 65 had incomes below the poverty level.
   - About half of all seniors would be in poverty without Social Security income.
   - The median income for males over 65 in 1988 was $12,471.
   - The median income for females over 65 in 1988 was $7,103 – about 40 percent less than males.
   - The highest poverty rate among older adults in the United States is for black females.

Extension Activities

- As a variation, have students estimate the percentage of each person's expenses by category on page 92. Then ask students to calculate these percentages and total expenditures.
- Invite senior center directors, health professionals or older residents to discuss health care costs.

Comparing Expenses: What Do You Think?

(For Use With Lesson 19 On Page 90)

Directions: Below are categories for major expenses. Think about who is most likely to have the higher expenses for each area of economic need – young, middle-aged or older adults. Rank order which age group you think spends the most (1), mid-range (2) and least amounts (3) for each category.

Expenses	Young Adult	Middle-Aged Adult	Older Adult
Food			
Alcoholic beverages			
Housing			
Utilities			
House furnishings/ equipment/appliances			
Clothing			
Transportation			
Health Care			
Entertainment/ recreation			
Personal care			
Reading			
Tobacco			
Cash contributions			
Insurance, pensions, Social Security			

Comparing Expenses: Spending Patterns Of Men And Women

(For Use With Lesson 19 On Page 90)

Directions: The charts below show the average annual expenditures of single women and single men on selected items in 1985. Circle the age group that spends the most for each selected item. Underline the age group that spends the least. Then make a list of 10 conclusions you can make based on the charts.

Spending Patterns of Single Women

	all single women	Under 25	25-34	35-44	45-54	55-64	65+
Total expenditures	$11,102	$8,413	$15,051	$16,830	$13,830	$12,440	$8,814
Food	1,587	1,228	1,736	2,081	1,845	1,796	1,473
Alcoholic beverages	131	215	275	209	180	92	40
Housing	2,347	1,453	3,400	4,022	2,950	2,346	1,939
Utilities	1,033	450	902	1,226	1,251	1,323	1,201
House furnishings	485	342	771	677	811	509	339
Clothing	657	751	1,075	1,159	882	682	340
Transportation	1,872	1,927	3,304	2,917	2,143	1,875	1,072
Health care	701	225	397	570	695	747	982
Entertainment	422	409	720	859	527	450	220
Personal care	130	97	123	149	110	174	130
Reading	93	51	120	163	139	105	76
Tobacco/Cigarettes	87	67	113	137	138	140	47
Cash contributions	402	29	199	434	484	512	561
Insurance, pensions, Social Security	1313	686	2873	3570	2414	2249	169

Spending Patterns of Single Men

	all single men	Under 25	25-34	35-44	45-54	55-64	65+
Total expenditures	$15,339	$10,172	$17,672	$20,024	$20,311	$16,866	$9,356
Food	2,288	1,711	2,451	2,735	2,958	2,554	1,758
Alcoholic beverages	495	482	596	658	592	394	126
Housing	3,000	1,618	3,611	4,345	4,100	2,980	1,745
Utilities	893	421	951	1,020	1,085	1,243	1,039
House furnishings	561	315	729	691	952	543	224
Clothing	735	558	846	907	839	1,128	252
Transportation	3,006	2,335	4,208	3,382	3,292	2,372	1,381
Health care	483	242	316	412	791	765	948
Entertainment	815	688	1,044	1,002	1,010	755	243
Personal care	85	77	95	107	95	81	53
Reading	113	60	113	163	169	149	80
Tobacco/Cigarettes	163	93	164	217	271	227	96
Cash contributions	714	108	352	1,507	1,317	1,333	790
Insurance, pensions, Social Security	2437	916	2945	4323	3838	3038	362

LESSON 20

Social Security: Questions and Answers

Introduction

Social Security is a method of providing income to older adults and disabled persons. Although Social Security was never designed to be the sole source of support for older adults, it is just that for about half of all older Americans. How to keep Social Security solvent was a political issue during the 1980s. The legislative changes which Congress made in 1988 are expected to keep Social Security solvent well into the 21st century. It is projected that the average worker retiring through the year 2040 will receive about 41 percent of his or her earnings in Social Security benefits, the same amount retirees receive today. This activity is appropriate for average and advanced economics and civics classes.

Objectives

Students will:

- learn basic facts about Social Security;
- understand advantages and disadvantages of the system; and
- identify benefits of the system to individuals, families and society.

Key Terms

Social Security, retirement benefits, disability benefits, survivor benefits, employee-employer contribution, beneficiaries, baby-boom generation, Medicare, inflation, COLAs

Materials

Handouts: "Social Security Pretest" and "Social Security Questions and Answers" (see pages 95-99).

Procedures

1. For homework, students can gather general information about Social Security, using easily accessible sources, such as their grandparents, parents, encyclopedias, dictionaries and class texts.
2. Conduct an informal class survey using the "Social Security Pretest" (page 95). The teacher may do this with small groups of students or with the entire class.
3. Assign for reading the handout "Social Security Questions and Answers," from which students can find the correct answers to the pretest. (Note to teachers: all statements in the true/false test are *false*.)

Extension Activities

- For homework, students may give the pretest to their parents and/or grandparents, and explain to them the correct answers.
- Invite a representative from the Social Security Administration to visit the class for a question and answer session. As an alternative or addition, invite persons from the community who can explain Social Security and the larger issues related to financial planning.

Social Security Pretest

(For Use With Lesson 20 On Page 94)

Indicate whether you believe the following statements are true or false. Then read the handout "Social Security Questions and Answers" (pages 96 - 99) to find the correct answers. If an answer is false, explain in your own words why the statement is false, using the handout as the basis for your answers.

T F 1. Social Security provides income only for older people.

T F 2. The Social Security tax that employees pay goes into a special account for each individual, which they get when they are retired.

T F 3. Most people could and want to invest money for themselves rather than pay Social Security tax.

T F 4. Social Security is just for people who are below the poverty level.

T F 5. Social Security will not be available for today's younger people when they get old.

T F 6. Most people object to Social Security as a retirement program.

T F 7. Social Security does not help younger generations in families.

Social Security Questions and Answers

(For Use With Lesson 20 On Page 94)

Who benefits from Social Security?

Nearly everyone. Each month approximately 40 million Americans receive Social Security benefits – having earned them either directly, because of contributions made during their working lives, or indirectly, because of contributions made by working family members. Benefits go to 3.8 million **disabled workers** and their spouses; 3.3 million **children** of deceased or disabled workers; 5.4 million **widows**; and 28 million **retirees** and their spouses.

In addition, more than 134 million American workers are contributing to the system through earnings deductions, building the earned right to future **retirement benefits** for themselves and their dependents; **disability benefits** to protect themselves and their dependents in the event of severe, long-term disability; and, when they die, **survivor benefits** for their spouses and dependent children or parents.

Who pays for Social Security?

Workers contribute 7.65 percent of their earnings, matched by 7.65 percent contributed by their employers. Self-employed workers pay 15.03 percent of their earnings (equivalent to the combined employee-employer contribution, but they receive an income tax credit that effectively reduces their payment by two percentage points). For all earners, the maximum taxable earnings level in 1992 is $55,500. The maximum is adjusted annually to reflect average wage increases in the economy. This ceiling covers the full earnings of 90 percent of the nation's workers.

Some beneficiaries also contribute to the system by paying taxes on their benefits. Individual beneficiaries with total income above $25,000, and couples with total income above $32,000, pay income taxes on up to 50 percent of their benefits. The revenue from this tax is earmarked for the Social Security program.

What happens to the money I pay into Social Security?

It goes into Social Security trust funds and is used to pay benefits and accumulate reserves. Most of the payments being made by today's workers and their employers go to fund today's beneficiaries, but the trust funds are beginning to build substantial reserves. Each year since 1983, when Social Security's financing was strengthened, more money has been paid into the trust funds than has been paid out in benefits. The buildup of these reserves is expected to continue for several decades and will help to fund benefits when the very large baby-boom generation retires. Meanwhile, Social Security will receive additional income from interest earned on the reserves.

Medicare is partially funded through the Social Security system. About one-fifth of all earnings contributions (2.9 percent of payroll) goes to the hospital insurance trust fund. Medicare faces funding problems related to the rapidly rising costs of the health care delivery system. The increased cost of health care requires our attention.

Adapted with permission from *Social Security:*
Crucial Questions and Straight Answers. Washington, DC:
American Association of Retired Persons, 1989; and from
Kingston, Eric R.; Berkowitz, Edward D.; and Pratt, Fran. *Social Security in*
the USA: A Discussion Guide to Social Insurances with Lesson Plans. Washington, DC:
Save Our Security, 1989.

What will I get if I retire? If I become disabled? If I die?

The Social Security benefit formula is designed so that if you have average earnings throughout your working life and retire at full retirement age, currently age 65, your Social Security benefit will equal about 41 percent of your earnings just before retirement. If you had minimum-wage earnings all your life, your benefit will be about 59 percent of pre-retirement earnings. If you were at the maximum taxable earnings level all your life, the benefit will be about 27 percent of your pre-retirement level. The full benefit retirement age for persons born after 1960 is 67.

Benefits for a worker who becomes disabled are computed in the same way as old-age benefits. Dependents of old-age or disability beneficiaries – usually spouses or children – receive a benefit equal to half the basic benefit, subject to maximum amounts per family. Widows or widowers of retired or disabled workers receive benefits based on the worker's primary benefit if they meet age or disability standards. Children of insured workers receive a benefit if the worker dies; the widow or widower of a worker also receives a benefit if caring for surviving children.

If I had a choice, couldn't I invest my money better?

Probably not, and certainly not without serious risks. With Social Security, workers regularly and automatically invest a percentage of their earnings in a unique system that provides insurance against disability and death, as well as the financial burdens of retirement. Employers provide matching contributions. If we abandoned this approach and set out to provide ourselves with equivalent protection, few could hope to succeed.

Many workers, struggling to meet day-to-day needs, might not set aside any money at all for retirement. Few of us could possibly set aside as much as we can expect to receive in Social Security benefits. And if employers were no longer obligated to contribute toward the retirement security of their employees, some companies might do so voluntarily, but others would not. Even if we had sufficient resources to invest every year an amount equal to our own contributions and those of our employers, we would be hard pressed to find any form of investment that could reliably promise to earn more than we will be entitled to receive as retirement benefits under Social Security.

When we retire, our benefits are adjusted periodically to maintain purchasing power as the cost of living rises. These adjustments are known as *COLAs*, Cost of Living Adjustments. A private investment plan that guarantees full inflation protection simply does not exist.

Social Security provides much more than retirement benefits. It insures us and our families against the loss of income if we become disabled, and it protects our survivors if we die during our working years. To buy this kind of protection in the private sector would require purchasing, in addition to retirement protection, insurance policies providing comprehensive disability and death benefits. Even if we could afford the premiums, none of these policies would be protected adequately against inflation, so the real value of this insurance would shrink over time.

Why do retired people with high incomes still get Social Security benefits?

Social Security benefits are an earned right, based on peoples' work records, their wages and the contributions they and their employers pay throughout their working lives. We all pay into Social Security, pooling our risks and earning the right to protection. Although all workers pay the same percentage of earnings into the system, the benefit formula is structured so that lower-income workers will receive proportionately higher retirement benefits than higher-income workers who, as a rule, have had more opportunities to provide additional protection for themselves by participating in pension plans and accumulating personal savings or other investments for retirement. So, while higher-income workers do receive Social Security benefits when they retire, their benefits are proportionately lower.

The great majority of Social Security beneficiaries – five out of every six – have very modest incomes. It would not be fair to deny benefits completely to people who are better off. That would undermine the whole earned-right concept on which Social Security is based. By contributing to the system we all earn the right to receive benefits.

But shouldn't we focus Social Security benefits on those who truly need them?

This is exactly how the benefit formula works. By replacing 59 percent of the earnings for those at the bottom of the economic ladder, compared to 27 percent for those at the top, the formula assures that those most in need will receive proportionately more from their investment in the system. Social Security is our most important weapon against poverty. Without it, poverty among the elderly would be four times as high as it is today.

Will Social Security be there when I need it?

Yes. Concern about the future of Social Security arose when the nation experienced extraordinary economic problems in the late 1970s and early 1980s. Inflation and unemployment rose rapidly and remained at high levels while wages lagged. Social Security's benefit payments, which are automatically adjusted to keep pace with inflation, rose steeply while Social Security's income failed to keep up because of the lagging level of wages and because unemployed workers do not contribute to the system.

Congress made changes in the law in 1983 to put Social Security back on a solid financial footing. The contribution rates prescribed under current law are intended to produce revenue sufficient to meet the system's anticipated obligations for the next 75 years. Social Security is now taking in substantially more than it pays out. Social Security is financially sound for the foreseeable future. The reserves are expected to increase to a high point of $8.1 trillion in 2026.

Is public support for Social Security eroding?

No. Polls show continuing strong support. About 90 percent of Americans, regardless of age, oppose any plan that would cut Social Security. The great majority – more than 80 percent – support full cost-of-living protection for beneficiaries. Younger people are broadly aware that Social Security is more than a retirement program, protecting them if they become disabled and protecting their families should they die prematurely. Younger people also know that Social Security helps relieve them of what otherwise could be the very heavy burden of providing financial support for parents and grandparents.

Unfortunately, polls also show that large numbers of young people do not believe Social Security will be there when they need it. Misinformation about future funding has caused fear and confusion, and efforts to use Social Security to lower the deficit have added to public uncertainty about the program's future. Social Security is a long-range program with separate funding. Public confidence in the stability of the program is essential.

Do we get our money's worth from Social Security?

We do get our money's worth – as individuals, as family members and as a society. For individuals, Social Security provides unique protection against the loss of income, not only from retirement, but from the disability or death of a breadwinner. Social Security is the only disability insurance and retirement income program that is always portable. You carry it with you from job to job.

Some say current retirees are getting a higher return on their investments than most of today's workers will receive. But that can be said of almost any contributory pension system. Unless a program waits a very long time before starting to pay benefits, it is inevitable that some people who have paid in relatively little will receive a comparatively high return, when monthly benefits are added up over a long period of time. But when the full range of protection is considered – including protection against disability and death, and protection against inflation – every age group will get its money's worth.

For family members, Social Security serves all generations. Older family members naturally prefer not to depend on their adult children for financial support, hoping instead to rely on Social Security, supplemented in some cases by income from other pensions and savings. Without Social Security, millions would be forced to rely largely or entirely on their adult children for financial help and housing – the kind of situation that creates intergenerational financial and emotional strain, imposing an impossible burden on moderate-income families and eroding the dignity of older adults. By protecting against this kind of crisis, Social Security helps the entire family.

Social Security is rooted in the concept of shared responsibility. We share the cost of protecting each other against risks that may be foreseeable (aging) or unforeseeable (disability and premature death), and we share the benefits of a program built on trust between generations and respect for the dignity of individuals, their families and the community.

Adapted with permission from *Social Security: Crucial Questions and Straight Answers.* Washington, DC: American Association of Retired Persons, 1989; and from Kingston, Eric R.; Berkowitz, Edward D.; and Pratt, Fran. *Social Security in the USA: A Discussion Guide to Social Insurances with Lesson Plans.* Washington, DC: Save Our Security, 1989.

EPILOGUE

Why Teach About Aging?

By FRAN PRATT
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Children learn about aging whether we teach them or not. The issue is not whether they learn, but rather what they learn about the lifelong process of growing up and growing older. If left to happenstance, children learn about aging in the same ways they learn about so many things – simply by absorbing whatever they hear or see, often without being able to distinguish between fact and fiction. We might call this learning by osmosis. All too often, what children learn about aging by osmosis is based on myths about the aging process and on stereotypes of older people that are deeply entrenched in our culture. These myths and stereotypes are transmitted from one generation to another in our language, humor and literature, and through all the media by which we perpetuate the knowledge, values and attitudes of our society.

Not everything that children learn about aging is negative. As with adults from whom they learn, children's attitudes about aging are complex and ambivalent, reflecting the mixed feelings of society as a whole. Yet research shows that, even at a very early age, children may already have internalized ideas that can serve as a breeding ground for ageism (age prejudice) and gerontophobia (fear of aging).

Similarly, not everything children learn about the process of aging is false. Yet, again, research demonstrates that what children know about the process of growing up and growing older is a mixture of truth and misinformation. Like many adults from whom they learn, their perspective on life in the later years (and of their own future as people who will someday grow old) is often dominated by a view of aging as a process of decline, rather than one of growth and fulfillment. A child's view of what it means to grow old frequently emphasizes physical and mental handicaps, loneliness and isolation, institutionalization and dependency. What is missing is the vision of life at all ages as characterized by wellness of body and mind, involvement with others, and independent lives connected to the community at large. In other words, children fully understand the problems that often accompany old age. What they do not understand is the great potential for happiness and wellness throughout long life when people exercise good habits of mental and physical health, and when they live in a society that provides opportunities for them in later years to remain active participants in the mainstream of life.

Children today are expected to live longer than any previous generation and, barring unforeseen circumstances, to live out their long lives in a progressively aging society. Since the beginning of the century, average life expectancy at birth has steadily climbed from 47 to 74 years, which means that half the children born in the 1980s should live to their mid-70s, even if no new breakthroughs in medical technology and health care develop to extend their lives further.

When today's elementary school children become tomorrow's senior citizens, they will be among those one out of four Americans who already have passed their 60th birthday. This "longevity revolution" of the 20th century brings vast implications for all aspects of life. Greater longevity and changes in the age composition of the population have had, and will continue to have, an enormous impact on the family, careers and retirement, education, medicine, business, government and the distribution of public resources. All living Americans, and especially the young, will live out the rest of their lives facing new challenges on age-related issues that will require intelligent decisions based on knowledge and comprehension, not on myth and misinformation.

For all these reasons, children need to learn about aging. It is better to prevent than to cure, easier to learn than "un-learn." Children should begin at the earliest possible age to develop a healthy and realistic view of aging, to understand that they can maximize their own opportunities for quality of life, and to develop understanding of the complex issues of living in an aging world. None of us, and least of all young people, can afford to face our individual or collective future(s) guided by ageist myths and stereotypes or by patterns of age discrimination and gerontophobic behavior. If preparation for the future was ever a goal of education, then education about aging should clearly be a high priority for all who play a role in educating and socializing the young.

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